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[Continued on next page]

(54) Title: INSURANCE MARKETING METHODS

3000

**esurance** Buy customized auto insurance in minutes!  
Insurance. Only Better. We'll help you select the right coverage to save money.

home | why buy from us | service commitment | about us | customer feedback | help center

Quotes steps 1 2 3 4 Car Information

\*Watch this space for important tips about the quote process.

\*An Esurance policy can cover up to four cars.

\*If this is a new car, your current insurance company is the one that covered your old car.

24/7 Customer Service  
- chat with an insurance advisor online (GO)  
- call 1 800 926 6012

~ Please describe Car #1 ~ 3020

Year 1997 3001

Make Chevrolet 3002

Model/body style Car not listed? 3003

Blazer: 4 dr

Zip code where car is parked at night. 46220 3004

Years the primary driver of this car has been continuously insured. 18 3005

Need help with this question? 18

If you commute, miles driven one-way; if not, miles driven daily. 4-9

Primary use 3006

3007 ☐ Commuting to work/school ☐ Pleasure ☐ Business

Ownership 3011 3012

3010 ☐ Paid for ☐ Financed ☐ Leased

Your current auto insurance company. 3013

American Family

Expiration date for current auto policy. 3014

04/2001 mm/yyyy

Current annual auto premium (total for household). 3015

397 (\$ per year) Why are we asking this?

3016 add another car 3017 next --

Privacy Statement Insurance Licenses Legal Disclaimer Insurance Ratings

(57) Abstract: A method of purchasing and selling insurance includes transmitting property information (3001-3015), having the property information (3001-3015) analyzed, modifying at least one quotation calculation underwriting rule based on the analysis of the information, creating an insurance pricing model (3400) based on the modified underwriting rule, transmitting and receiving the insurance quote (3305, 3400), and purchasing insurance (3409) via computer. A method for modifying insurance coverage (3405) including transmitting property information (3001-3015) and existing policy information to a first insurance provider, generating a document directed to a second insurance provider authorizing cancellation of the existing insurance policy and directing the second insurance provider to remit a refund payment.

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## INSURANCE MARKETING METHODS

### Cross-Reference to Related Applications

This application claims the benefit of the filing dates of U.S.S.N. 5 60/167,636, titled SILCONSIERRA QUOTING AND SELLING COMPONENT HIGH-LEVEL DESIGN, filed Nov. 26, 1999, U.S.S.N. 60/170,027, titled AUTOMATIC INSURANCE POLICY ROLL-OVER/DIAL-UP/DIAL-DOWN INSURANCE POLICY, filed Dec. 10, 1999, U.S.S.N. 60/198,007, titled LEAD HAND-OFF, filed Apr. 18, 2000, U.S.S.N. 60/199,483, titled PRICING MODEL 10 WITH REAL-TIME, CLOSED LOOP FEEDBACK, filed Apr. 25, 2000, and U.S.S.N. 60/209,155, titled SECURED DEDUCTIBLE FOR BODILY INJURY AND/OR PROPERTY DAMAGE LIABILITY/VIRTUAL VAULT/AUTOMATICALLY UPDATABLE INSURANCE RATES, filed Jun. 2, 2000. These related applications are assigned to the same assignee as this application. 15 The disclosures of these applications are incorporated herein by reference.

### Field of the Invention

This invention relates to the marketing and sale of insurance services via the internet. It is disclosed in the context of certain embodiments and utilities, but 20 is believed to be useful in other applications as well.

### Background of the Invention

Methods utilizing computers to sell insurance, for example, selling insurance via the internet, are in widespread use. Such methods permit users to, for 25 example, perform basic steps in the complicated process of purchasing insurance, such as submitting a request for a quote via a web site, or entering information about the insured's home in order for an agent of the insurer to later contact the insured to recommend changes in insurance coverage.

A known method of modifying an insurance pricing model is as 30 follows. First, the insurance provider collects information from individual customers. As each customer provides information, his or her quote is provided based on the existing insurance pricing model. As an ongoing process, the information provided

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by customers is collected and analyzed. Actuaries use this information and market comparisons to create new insurance pricing models. The new pricing models are compared to other insurance pricing models available in the marketplace. If a new pricing model is deemed worthy of use, this new model is filed with state authorities.

5 Some states, known as "prior approval" states, require state approval prior to the use of an insurance pricing model. In these states, after the approval of the state authorities, the new insurance pricing model is used to provide insurance price quotes to customers. Other states, known as "file and use" states, allow the use of a pricing model after filing with the state, but prior to approval. In these states, after the filing

10 with the state authorities, the new insurance pricing model is used to provide insurance price quotes to customers.

The practice of balance transfer is well known in the credit card industry. For example, a customer chooses to transfer outstanding balances from one credit card to another in order to take advantage of lower interest rates, lower

15 minimum payment, lower penalty fees, or the like. Even though there are many similarities between credit cards and insurance, this practice has never been applied to insurance policies. Currently, if an insured discovers a cheaper or better insurance policy, he or she typically waits until the end of the current policy before purchasing and initiating a new policy. In order to cancel a current policy, an insured must go

20 through a complex process on his or her own initiative. This inconvenience reduces choice, flexibility and inclination to switch.

An individual's insurance needs often vary based upon temporary changes in his or her risk profile. Historically, an individual has either had to pay for coverage he or she did not need, or cancel and subsequently reinstate insurance

25 coverage.

When providing third-party liability coverage, specifically bodily injury and property damage liability coverage, an insurance provider does not offer a user the ability to self-insure a portion of the loss in exchange for a lower rate. The primary reason for this is that these coverages are designed to provide innocent third

30 parties a source of economic recovery in the event of an accident. Thus, insurance providers are ultimately responsible, on a first dollar basis, for any claim where the insured refuses to pay or is unable to pay the deductible.



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Currently, most individuals maintain relatively incomplete records regarding their household possessions. This is due in part to the difficulty in keeping such a list current. Keeping such a list on a computer makes it easier to add to the list. If the computer is maintained away from an individual's home, the likelihood that the individual will be able to locate the list when needed is enhanced. For example, in the event of a house fire, a list of household contents that is kept in the house is likely to be lost. Furthermore, when making a claim, it is quicker and easier to select items from an existing, computer-based list than it is to create a new document containing a list describing household possessions, especially given that these possessions may no longer exist.

Internet users can be classified into three broad groups based upon their activity at a merchant site. Browsers are the visitors who look at the content presented on the site, but do not transact any business with the merchant. These visitors are indirectly counted through measures such as a raw page hits. The second major group is prospects. Prospects are distinguished from browsers by beginning a purchase process. For an insurance carrier, a browser becomes a prospect when the browser begins the quoting interview process. The last major group is customers, policyholders in insurance parlance. Policyholders are those visitors who have completed a purchase of insurance.

Current numbers indicate that attrition between these classes of internet users is tremendous. The conversion rate from internet browser to prospect is comparable to direct mailing conversion rates—percentages well under five percent. In addition, many internet users who begin a purchase abandon the process before completion. Some estimates indicate that about one-third of prospects become customers. In this environment, a merchant or service provider would like to obtain qualified leads and quickly execute the purchase.

#### Disclosure of the Invention

According to one aspect of the invention, a method of purchasing and selling insurance includes transmitting from a first computer information regarding property to be insured, receiving at the first computer a quote for insurance and purchasing insurance via the first computer.

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Illustratively, the property includes a vehicle.

Further illustratively, the information includes the vehicle's vehicle identification number (VIN).

Further illustratively, the method includes maintaining a data set  
5 containing, by VIN, a year of manufacture (year) of the vehicle, a manufacturer identification (make) of the vehicle, a model designation of the vehicle (model), and a body style (style) of the vehicle, and using information contained in the data set to provide the quote.

Further illustratively, the method includes determining the quote from  
10 the year, make, model and style.

Additionally illustratively, determining the quote from the year, make, model and style includes determining the quote from the year, make, model and style using a second computer.

Illustratively, transmitting information includes transmitting  
15 information concerning a year of manufacture (year) of the vehicle, a manufacturer identification (make) of the vehicle, a model designation of the vehicle (model), and a body style (style) of the vehicle.

Additionally illustratively, transmitting information includes  
transmitting information regarding at least one individual who will be operating the  
20 vehicle.

Illustratively, transmitting information regarding the at least one individual includes transmitting a pseudonym.

Further illustratively, determining the quote for insurance includes  
considering the information regarding the at least one individual who will be  
25 operating the vehicle.

Additionally illustratively, transmitting information includes  
dynamically creating at least one data entry screen on a monitor associated with the first computer.

Further illustratively, the method includes storing the quote once it has  
30 been received.

Illustratively, receiving a quote includes providing at least first and second quotes and comparing the first and second quotes.

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Further illustratively, the method includes transmitting from the first computer additional information regarding property to be insured, and receiving a second quote based on the additional information.

Further illustratively, the method includes transmitting proof of  
5 insurance via facsimile.

Further illustratively, the method includes dispatching proof of insurance via carrier.

Illustratively, receiving a quote for insurance includes recommending at least one insurance coverage level.

10 Further illustratively, the method includes transmitting additional information regarding the property to be insured.

Additionally illustratively, receiving a quote for insurance includes receiving a quote determined by considering the additional information regarding the property to be insured.

15 Illustratively, purchasing insurance includes transmitting payment information.

Further illustratively, the method includes transmitting proof of insurance in machine-readable form.

Further illustratively, the method includes creating a tangible  
20 expression of the machine-readable proof of insurance.

Illustratively, transmitting information regarding property to be insured includes transmitting at least one item of demographic information regarding a user of the property to be insured.

Additionally illustratively, the method includes optimizing the quote as  
25 transmitted demographic information increases.

Illustratively, transmitting from the first computer information regarding property to be insured includes transmitting from a first computer information regarding property to be insured utilizing Hypertext Markup Language (HTML)-capable software.

30 Additionally illustratively, the method further includes monitoring inputs made by a user, determining whether the user may be confused, and providing the user with information when it is determined that the user may be confused.

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According to another aspect of the invention, a method for providing an insurance quotation includes transmitting, using a computer, information regarding property to be insured, analyzing the information regarding the property, modifying at least one quotation calculation underwriting rule based on the analysis of the  
5 information, creating an insurance pricing model based on the at least one modified underwriting rule, and receiving, using a computer, a quote for insurance.

Illustratively, the method further includes filing the insurance pricing model with a state insurance regulatory authority.

Additionally illustratively, modifying the at least one underwriting rule  
10 includes using predictive techniques to estimate at least one future risk.

According to yet another aspect of the invention, a method for purchasing and selling insurance includes transmitting information regarding property to be insured to a first insurance provider, transmitting information regarding at least one existing insurance policy covering the property to the first insurance  
15 provider, and generating a document directed to a second insurance provider authorizing cancellation of the at least one existing insurance policy and directing the second insurance provider to remit a refund payment.

Illustratively, the method further includes executing the document via a digital signature.  
20 Further illustratively, the method includes manually executing the document.

Additionally illustratively, directing the second insurance provider to remit the refund payment includes directing the second insurance provider to remit the refund payment to the first insurance provider.

25 Illustratively, the method further includes providing a credit upon receipt by the first insurance provider of the executed document.

Further illustratively, the method includes the first insurance provider receiving a remittance from the second insurance provider.

Additionally illustratively, directing the second insurance provider to  
30 remit a refund payment includes directing the second insurance provider to remit the refund payment to an insured.

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Illustratively, transmitting information includes transmitting information using a computer.

According to still another aspect of the invention, a method for modifying insurance coverage includes transmitting information regarding a piece of property that is insured to an insurance provider, transmitting information relating to a  
5 desired modification to the insurance on the piece of property, modifying the insurance, and generating an endorsement reflecting the insurance as modified.

Illustratively, modifying the insurance includes suspending insurance coverage for a particular period of time.

10 Further illustratively, modifying the insurance includes modifying at least one insurance coverage limit for a particular period of time.

Additionally illustratively, transmitting information includes transmitting information using a computer.

Further illustratively, the method includes providing a credit based on  
15 the modification.

Illustratively, suspending insurance coverage for a particular period of time includes utilizing a first date and a second date to delimit the particular period of time.

Additionally illustratively, modifying at least one insurance coverage  
20 limit for a particular period of time includes utilizing a first date and a second date to delimit the particular period of time.

Further illustratively, the method includes providing a credit based on the modification after the particular period of time has elapsed.

According to another aspect of the invention, a method for purchasing  
25 and selling insurance includes an insurance provider providing liability insurance coverage above a particular limit to an insured, and the insured obtaining credit from a guarantor in an amount up to the particular limit.

Illustratively, the method further includes calculating the cost of the insurance coverage based at least in part upon the particular limit.

30 Additionally illustratively, the insured obtaining credit from a guarantor in an amount up to the particular limit includes the insured obtaining credit in favor of the insurance provider.

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Further illustratively, the method includes paying a claim and receiving subrogation from the guarantor.

Illustratively, providing liability insurance coverage includes providing bodily injury insurance coverage.

5           Additionally illustratively, providing liability insurance coverage includes providing property damage insurance coverage.

Illustratively, the insured obtaining credit includes the insured obtaining secured credit.

10           According to another aspect of the invention, a method of purchasing and selling insurance on personal property includes submitting information regarding at least one item of personal property, using a computer, to a database controlled by the provider of insurance on the at least one item of personal property.

Illustratively, submitting information includes submitting the Universal Product Code (UPC) of the at least one item of personal property.

15           Additionally illustratively, submitting a UPC includes using a bar code scanner to read the UPC.

Illustratively, submitting information regarding at least one item of personal property, using a computer, to a database includes submitting information utilizing Hypertext Markup Language (HTML)-capable software.

20           Further illustratively, the method includes preparing warranty registration information for the at least one item of personal property.

Illustratively, the method further includes submitting the warranty registration information to a warrantor of the at least one item of personal property.

25           Additionally illustratively, the warranty registration information is submitted electronically.

Additionally or alternatively illustratively, the warranty registration information is submitted in the form of a physical document.

30           Further illustratively, the method includes submitting a claim for a loss of the at least one item of personal property by selecting the at least one item of personal property from the database.

Additionally illustratively, submitting a claim for loss of the item includes submitting the claim using a computer.

Illustratively, submitting a claim for loss of the item includes providing information relating to the loss.

Further illustratively, the method includes identifying at least one source of personal property of the type of the at least one item, identifying at least one  
5 source of personal property of the type of the at least one item including identifying at least one source of personal property of the type of the at least one item capable of receiving orders electronically.

Illustratively, the method further includes ordering at least one item of replacement personal property of the type of the at least one item of personal property  
10 identified in the claim.

Additionally illustratively, the method further includes removing information regarding the at least one item of personal property from the database using a computer.

Illustratively, the method further includes editing information  
15 regarding the at least one item of personal property in the database using a computer.

Further illustratively, the method includes providing a list, viewable via a computer, of the at least one item of personal property described in the database.

According to yet another aspect of the invention, a method for modifying a price for property insurance on a property includes obtaining information  
20 from at least one database, utilizing an algorithm to determine an insurance price, and comparing the price resulting from utilization of the algorithm with an existing price of property insurance on the property.

Illustratively, the at least one database includes information relating to a market value of the property.

25 Additionally or alternatively illustratively, the at least one database includes information relating to labor cost to replace the property.

Additionally or alternatively illustratively, the at least one database includes information relating to material cost to replace the property.

Further illustratively, the method includes modifying a premium for  
30 the property insurance based upon the price resulting from utilization of the algorithm.

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Illustratively, the method further includes notifying an insured of the modified premium.

Further illustratively, the method includes the insured's accepting the modified premium.

5           Additionally illustratively, accepting includes accepting by using a computer.

Illustratively, notifying the insured includes comparing the price resulting from the algorithm and the existing price of the insurance, and determining how the insured is notified based upon the comparison.

10           Additionally illustratively, notifying the insured includes notifying the insured using a computer.

According to still another aspect of the invention, a method for determining insurance pricing for property includes obtaining information regarding an insured, utilizing an algorithm to determine operational costs associated with a  
15   customer segment of which the insured is a member, and determining an insurance price considering the operational costs associated with the customer segment.

Illustratively, utilizing an algorithm to determine operational costs associated with a customer segment of which the insured is a member includes utilizing an algorithm to determine operational costs associated with customers within  
20   a particular age range.

Additionally illustratively, utilizing an algorithm to determine operational costs associated with a customer segment of which the insured is a member includes providing the algorithm with input from a financial computer system of an insurance provider.

25           Further illustratively, utilizing an algorithm to determine operational costs associated with a customer segment of which the insured is a member includes providing the algorithm with input of at least one operational statistic of an insurance provider.

According to another aspect of the invention, a method for selling a  
30   product or service includes transmitting from a first computer information regarding an individual, receiving at a second computer the information, transmitting the



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information from the second computer to a third computer, and transmitting an offer for sale of the product or service from the third computer to the first computer.

Illustratively, transmitting the information from the second computer to the third computer includes formatting the information into a message.

5 Further illustratively, formatting the information into a message includes utilizing a markup language.

Illustratively, the method further includes storing the information in a memory of the third computer.

10 Additionally illustratively, the method includes transmitting information regarding an event from the third computer to the second computer.

Illustratively, the method further includes transmitting information regarding connecting to the third computer from the second computer to the first computer.

15 Further illustratively, the method includes transmitting additional information regarding the individual from the first computer to the third computer.

Illustratively, the method further includes transmitting acceptance of the offer for sale via the first computer.

Additionally illustratively, the transmission medium is the internet.

20 Alternatively or additionally illustratively, the transmission medium between the second and third computers is a private network.

Illustratively, the private network includes a frame relay.

Further illustratively, the transmission medium between the first and second computers and between the first and third computers is the internet.

25 Illustratively, the first computer includes an HTML-capable client software application.

Additionally illustratively, the second computer includes an HTML-capable server software application.

Further illustratively, the third computer includes an HTML-capable server software application.

30 Illustratively, HTML-capable includes HTTP secure-capable.

Additionally illustratively, transmitting the information from the second computer to the third computer includes using encryption techniques.

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Illustratively, the product or service includes insurance.

#### Brief Description of the Drawings

The invention may best be understood with reference to the following  
5 detailed description and accompanying drawings which illustrate the invention. In the drawings:

Figs. 1, 2, 2A-E, 3, 3A-M, 4, 4A-B, 5 and 5A-C illustrate a website implementing a system according to one aspect of the present invention;

Fig. 6 illustrates a method of creating insurance pricing models  
10 according to the present invention;

Figs. 7 and 7A illustrate methods of implementing a system of insurance coverage roll-over according to the present invention;

Fig. 8 illustrates a method of modifying insurance coverage according to the present invention;

Fig. 9 illustrates a method of utilizing a secured deductible for liability  
15 insurance coverage according to the present invention;

Figs. 10 and 10A-G illustrates methods of storing information regarding personal property in databases according to the present invention;

Fig. 11 illustrates a method for calculating insurance pricing according  
20 to the present invention;

Figs. 12-16 illustrate methods of marketing products and services according to the invention.

#### Detailed Descriptions of Illustrative Embodiments

25 Turning now particularly to Fig. 1, a user accesses a system according to the invention via a client machine capable of processing a script language, for example Java. The user enters the world wide web address of the server running the system into the address bar of a world wide web browser, such as Netscape. The server machine responds with Home page 1000. One item contained on Home page  
30 1000 is a Menu Bar 1010, which is contained on every page of the system. Menu Bar 1010 contains the following five widgets: Why Buy From Us widget 1020; Service Commitment widget 1030; About Us widget 1040; Customer Feedback widget 1050;

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and, Help Center widget 1060. Additionally, on every page except for the Home page 1000, the menu bar 1010 contains Home widget 1070. Home page 1000 further includes Enter Zip code widget 1080, a first Go widget 1090, a second Go widget 1100, a third Go widget 1110, a Site Privacy Statement widget 1170, a Reliability Program widget 1180, and a Second Menu Bar 1120. Second Menu Bar 1120 includes a Privacy Statement widget 1130, an Insurance Licenses widget 1140, a Legal Disclaimer widget 1150, and an Insurance Ratings widget 1160. The Second Menu Bar 1120 is also contained on every page of the system.

If the user selects Why Buy From Us widget 1020, the system responds with a pop-up window containing text. The text explains how the system works, how the system is different from standard insurance purchasing methods, and why the user can rely on the system. If the user selects Service Commitment widget 1030, the system responds with a pop-up window containing text. The text explains the insurance provider's commitment to provide quality service. If the user selects About Us widget 1040, the system responds with a pop-up window containing a number of hypertext links. These links link to further information regarding the operation and management of the insurance provider. If the user selects the Customer Feedback widget 1050, the system responds with a pop-up window which permits the user to enter his name, e-mail address, state of residence, the topic of a question, and the question. This information is then transmitted to the insurance provider for response. If the user selects Help Center widget 1060, the system responds with a pop-up window containing information regarding how a user may obtain help, either via a "frequently asked questions" section, a glossary of insurance terms, an on-line advice section, or other methods of contacting the insurance provider.

If the user selects Privacy Statement widget 1130, the system responds with a pop-up window containing text. The text explains the insurance provider's policy on privacy of information provided to the system by the user. If the user selects Insurance Licenses widget 1140, the system responds with a pop-up window containing text. The text provides information regarding states in which the insurance provider is licensed to provide insurance, and other license information for those states. If the user selects Legal Disclaimer widget 1150, the system responds with a pop-up window containing a text legal disclaimer message. If the user selects

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Insurance Ratings widget 1160, the system responds with a pop-up window containing a text message explaining the insurance provider's ratings, as established by independent rating organizations.

If the user selects Site Privacy Statement widget 1170, the system responds with the pop-up window that is displayed when the user selects Privacy Statement widget 1130. If the user selects Reliability Program widget 1180, the system responds with a pop-up window linked to another site. The pop-up window contains text explaining business rating information regarding the insurance provider.

If the user enters a zip code in Enter Zip widget 1080, and then selects the first Go widget 1090, the system responds with first Quotes page 3000. If the user selects the second Go widget 1100, the system responds with first Coverage Counselor page 2000. If the user selects the third Go widget 1110, the system responds with Log In page 4000.

Referring now to Fig. 2, first Coverage Counselor page 2000 contains Marital Status widget 2001, Children At Home widget 2002, Children Licensed To Drive widget 2003, Children 18 Or Older widget 2004, Own widget 2005, Rent widget 2006, Home Value widget 2007, health insurance Yes widget 2008, health insurance No widget 2009, Health insurance Coverage widget 2010, and Continue widget 2011. The user communicates information to the coverage counselor by selecting and/or entering information into the appropriate widgets. First the user selects a marital status from Marital Status widget 2001. The following are valid marital status options: Single, Married/Partner, Divorced/Widow. Next the user completes the Children At Home widget 2002. Valid options for Children At Home widget 2002 are: "No, I do not have children;" "Yes, I have children who live at home;" and, "Yes, I have children, but they do not live at home." The user then enters a integer value into Children Licensed To Drive widget 2003 to indicate how many children living at home are licensed to drive. The user then selects how many children are 18 years old or older by entering an integer value into Children 18 Or Older widget 2004. The user selects either Own widget 2005 or Rent widget 2006. If the user owns his or her home, the user selects a value range from Home Value widget 2007. Home value ranges for Home Value widget 2007 are: "Less than \$75,000 to \$99,999;" "\$100, 000 to \$149,000;" "\$150,000 to \$199,999;" "\$200,000 to

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\$249,000;" "\$250,000 to \$499,999;" and, "More Than \$500,000." The user selects either Yes widget 2008 or No widget 2009 depending upon whether frequent passengers in user's car do or do not have health insurance. Next the user selects a description of the user's health insurance by a Health Coverage widget 2010. Valid  
5 options for Health Coverage widget 2010 are: "Covers Almost All Medical and Dental;" "Covers Only Some Medical and Dental;" and, "Covers Only Emergency Medical and Dental."

After the user has entered the appropriate information by items 2001 through 2010, user selects Continue widget 2011. The system responds with second  
10 Coverage Counselor page 2100, illustrated in Fig. 2A. Second Coverage Counselor page 2100 contains Income widget 2101, Assets widget 2102, Net Worth widget 2103, Yes widgets 2104, 2106, 2108, 2110, 2112, 2114, 2116 and 2118, and No widgets 2105, 2107, 2109, 2111, 2113, 2115, 2117 and 2119. Finally, second Coverage Counselor page 2100 contains View Results widget 2120. The user selects  
15 a range describing the user's household salary-based annual income from Income widget 2101. Income widget 2101 contains a list of eleven salary ranges. The user selects an estimated value of the user's savings and other liquid assets from Assets widget 2101. Assets widget 2101 contains a list of six ranges of asset values. The user selects the user's expected net worth at retirement from Net Worth widget 2103.  
20 Net Worth widget 2103 contains a list of five ranges of net worth values. The user selects either Yes widget 2104 or No widget 2105 depending upon whether any of the user's vehicles are financed or leased. The user selects Yes widget 2106 or No widget 2107 depending upon whether any of the user's vehicles are currently in storage. The user selects Yes widget 2108 or No widget 2109 depending upon whether the user or  
25 any drivers in the user's household often park in areas where vehicles are reportedly vandalized and/or stolen. The user selects Yes widget 2110 or No widget 2111 depending upon whether the user or other drivers in the user's household operate vehicles in areas where accidents with deer and other large animals are common. The user selects Yes widget 2112 or No widget 2113 depending upon whether the user  
30 lives in an area where severe storms, snow accumulation, flooding, and/or natural disasters occur. The user selects Yes widget 2114 or No widget 2115 depending upon whether the user has access to temporary alternative transportation in the event the

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user's vehicle is damaged or needs replacement. The user selects Yes widget 2116 or No widget 2117 depending upon whether any of the user's vehicles have a history of unexpected breakdowns. The user selects Yes widget 2118 or No widget 2119 depending upon whether the user belongs to an auto club or other roadside assistance plan which pays for towing. After the user has entered information using widgets 5 2101 through 2119, the user selects the View Results widget 2120. The system responds with Personalized Results page 2200.

Referring to Figs. 2B-E, Personalized Results page 2200 contains insurance coverage levels recommendations in a Recommendations Table 2210. 10 These recommendations include a suggested level for a collision deductible, a suggested level for a comprehensive deductible, a suggested level for medical payments coverage, a suggested level for bodily injury liability and uninsured/underinsured motorist coverage, a suggestion for whether or not to include rental car reimbursement, and a suggestion for whether to include towing reimbursement. 15 Additionally, Personalized Results page 2200 includes information explaining the meanings of all of the terms in Recommendation Table 2210. Further, Personalized Results page 2200 contains Enter Zip widget 2220, Go widget 2230, and Home widget 1070. See Fig. 2E. Home widget 1070 is included in Menu Bar 1010, which, again, is present on every page of the system. If the user selects Home widget 1070, 20 the system responds with Home page 1000. If the user enters a zip code in Enter Zip widget 2220 and then selects Go widget 2230, the system responds with first Quotes page 3000. See Fig. 3.

First Quotes page 3000 contains Year widget 3001, Make widget 3002, Model widget 3003, Zip Code widget 3004, Years Continuously Insured widget 3005, 25 Miles widget 3006, Commuting to Work/School widget 3007, Pleasure widget 3008, Business widget 3009, Paid For widget 3010, Financed widget 3011, Leased widget 3012, Current Insurance Company widget 3013, Expiration Date widget 3014, Current Premium widget 3015, Add Another Car widget 3016 and Next widget 3017. The user enters information regarding the first vehicle for which insurance is sought, 30 Car #1, as follows. First the user selects the year the vehicle) was manufactured from Year widget 3001. Next the user selects the manufacturer of the vehicle from Make widget 3002. The user selects the model and body style of the vehicle from Model

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widget 3003. The user enters the zip code where the car is parked at night in Zip Code widget 3004. The user enters the number of years the primary driver of this vehicle has been continuously insured in Years Insured widget 3005. The user selects a range of miles from Miles widget 3006 corresponding to either the number of miles  
5 driven one way if the user commutes, or, the number of miles driven daily if the user does not commute. The user then indicates the primary use of the vehicle by selecting either Commuting To Work/School widget 3007, Pleasure widget 3008, or Business widget 3009. The user indicates the ownership status of the vehicle by selecting either Paid For widget 3010, Financed widget 3011, or Leased widget 3012. The user  
10 then indicates the user's current auto insurance company by selecting an insurance company from Insurance Company widget 3013. The user enters the expiration date of the current auto policy in expiration date widget 3014. As an option, the user may enter the current annual auto premium that the user is paying to the current auto insurer in Current Premium widget 3015 to insure this vehicle. If the user selects Add  
15 Another Car widget 3016, the system responds with first Quotes page 3000, except that tag 3020 now reads Car #2. In this event, the user again completes the information on first Quotes page 3000, this time for the second vehicle for which insurance is sought. If the user selects the next widget 3017, the system responds with Second Quotes page 3100. See Fig. 3A.

20 Second Quotes page 3100 contains Driver's Name widget 3101, Month widget 3102, Day widget 3104, Year widget 3103, Male widget 3105, Female widget 3106, Single widget 3108, Married widget 3107, Occupation widget 3109, Years employed widget 3110, Years Licensed widget 3111, Email Address widget 3112, and Notifications widget 3113. Second Quotes page 3100 further includes Violation  
25 Dates widgets 3114, 3116, 3118 and 3120, and Violation Type widgets 3115, 3117, 3119 and 3121. Additionally, second Quotes page 3100 includes Accident Dates widgets 3122, 3124, 3126 and 3128, and Accident Type widgets 3123, 3125, 3127 and 3129. Finally, Second Quotes page 3100 contains Next widget 3130.

30 Second Quotes page 3100 provides a means for the user to enter information regarding the driver of a vehicle on which insurance is sought. The user enters either the first name or a synonym for the first driver in Name widget 3101. The user enters the month of this driver's date of birth in Month widget 3102, the day

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of the month of the driver's birth in Day widget 3104 and the year of the driver's birth in Year widget 3101. The user indicates the driver's gender via selecting either Male widget 3105, or Female widget 3106. The user indicates the driver's marital status via either Single widget 3108, or Married widget 3107. The user indicates the  
5 occupation by selecting an occupation from Occupation List widget 3109. The user indicates the number of years the driver has been employed in this occupation in Years Employed widget 3110. The user indicates the number of years this driver has been licensed to drive in the United States by entering an integer in Years Licensed widget 3111. The user indicates an e-mail address in Email widget 3112, and further  
10 indicates whether the user would like to receive advertisements at this email address by either selecting or deselecting Notifications widget 3113. The user enters information regarding this driver's driving record by entering the dates of any traffic violations in Violation Dates widgets 3114, 3116, 3118 and 3120, and the types of violations in Violation Type widgets 3115, 3117, 3119 and 3121. The user enters  
15 information regarding any accidents this driver has had in the past five years by entering the dates of those accidents in Accident widgets 3122, 3124, 3126 and 3128, and the types of accidents in Accident Type widgets 3123, 3125, 3127 and 3129.

After all information regarding this driver has been entered in second Quotes page 3100, the user selects Next widget 3130. The system responds either  
20 Declination page 3200 (see Fig. 3B) or third Quotes page 3300 (see Fig. 3C). Declination page 3200 contains the text "We are sorry. Given the information you have provided, we regret that we cannot currently offer you coverage." Declination page 3200 is displayed, for example, where a driver has been licensed for less than three years or has a significant number of accidents. If the driver is deemed to be  
25 insurable, the system responds with third Quotes page 3300. Third Quotes page 3300 includes Good Student widget 3301, Resident Student widget 3302, Single Parent widget 3303, Add Another Driver widget 3304, and Get My Quote widget 3305. Third Quotes page 3300 provides the user with a means for indicating whether a driver may be eligible for certain discounts. If the driver is under the age of 25,  
30 enrolled as a full time student in high school, college, or a university, and maintains a grade point average of at least 3.0 out of 4.0, the user indicates that the driver is a good student by selecting Good Student widget 3301. If the driver is under the age of



21 years, and resides at a school over 100 miles from where the car is kept, the user indicates whether the driver is a resident student by selecting Resident Student widget 3302. If the driver is a single adult with legal responsibility for a child living in his or her home, the user indicates that the driver is a single parent by selecting Single Parent widget 3303. If the user selects Add Another Driver widget 3304, the system responds with second Quotes page 3100. However, this time second Quotes page 3100 is displayed, line 3131 reads, "Please tell us about Driver #2." Otherwise, this second Quotes page 3100 is as previously described. If the user selects Get My Quote widget 3305, the system responds with fourth Quotes page 3400. See Fig. 3D.

10 Fourth Quote page 3400 includes Save Quote widget 3401, Compare widget 3402, Purchase widget 3403, Change Car/Driver widget 3404, Customize Coverages widget 3405, Email My Quote widget 3406, Save Quote widget 3407, Compare widget 3408, Purchase widget 3409, and Information widgets 3410. If the user selects Save Quote 3401, the system responds with Create Account page 3500 (see Fig. 3E) if the user is not already logged into the system. Alternatively, the system responds with Save Quote page 3600 (see Fig. 3F) if the user is already logged into the system. If the user selects Compare widget 3402 or 3408, the system responds with Quote Comparison page 3700. See Fig. 3G. If the user selects Change Car/Driver widget 3404, the system responds with Change Car/Driver Info page 3800. See Fig. 3H. If the user selects Customize Coverages widget 3405, the system responds with Customize Coverages page 3840. See Fig. 3I. If the user selects Email My Quote widget 3406, the system responds with Create Account page 3500, Fig. 3E, if the user is not logged into the system, or, with Email Quote page 3900, Fig. 3J, if the user is logged into the system. If the user selects Purchase widget 3409, the system responds with first Purchase page 5000. See Fig. 5. If the user selects an Information widget 3410, the system responds with a pop-up window explaining the term described by the particular Information widget 3410.

Create Account page 3500, Fig. 3E, is an account security page. Create Account page 3500 contains User Name widget 3501, Password widget 3502, Re-type Password widget 3503, Your Question widget 3504, Your Answer widget 3505, Email Address widget 3506, Notifications widget 3507, Cancel widget 3508 and Next widget 3509. The user creates and enters a user name in User Name widget

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3501. The user creates and enters a password in Password widget 3502, and then enters the identical password in Re-type Password widget 3503. The user enters a pass question in Your Question widget 3504, and then enters the answer to that question in Your Answer widget 3505. The user enters an email address in Email Address widget 3506. The user then selects or deselects widget 3507 depending upon whether the user wishes to receive advertisements at this email address. If the user selects Cancel widget 3508, the system returns to the page which had been displayed immediately preceding Create Account page 3500. If the user selects Next widget 3509, the system responds with Save Quote page 3600 if the system was responding to a selection of Save Quote widget 3401. Alternatively, if the system was responding to selection of the Email My Quote widget 3406, the system responds with Email Quote page 3900, Fig. 3J.

Save Quote page 3600, Fig. 3F, contains Quote Name widget 3601, Email Quote widget 3602, and Save Quote widget 3603. The user enters a reference name in Quote Name widget 3601. The user selects or deselects the Email Quote widget 3602 depending upon whether the user desires to have the quote sent to the user's email account. The user selects Save Quote widget 3603, and the system responds with fourth Quote page 3400.

Quote Comparison page 3700, Fig. 3G, contains Table widget 3701, Purchase widget 3702, Change Car/Driver widget 3703, Customize Coverages widget 3704, Email My Quote widget 3705, Save Quote widget 3706, Purchase widget 3707 and Back widget 3708. Table widget 3701 includes estimated quotes of insurance companies for comparison purposes. If the user selects Change Car/Driver widget 3703, Customize Coverages widget 3704, Email My Quote widget 3705, Save Quote widget 3706, or Purchase widget 3707, the system responds in the same way as to the selection of Change Car/Driver widget 3404, Customize Coverages widget 3405, Email My Quote widget 3406, Save Quote widget 3407 and Purchase widget 3409, respectively. If the user selects Back widget 3708, the system) responds with fourth Quote page 3400. If the user selects Purchase widget 3702, the system responds in the same way as if the user had selected Purchase widget 3707.

Change Car /Change Driver Info page 3800 includes Car Information widget 3801, Driver Information widget 3802, Driver and Car Matching widget 3803,

Coverages/Coverage Levels widget 3804, Cancel widget 3805, and Recalculate widget 3806. If the user selects Car Information widget 3801, the system responds with Car Summary page 3810. See Fig. 3K. If the user selects Driver Information widget 3802, the system responds with Driver Information page 3820. See Fig. 3L.

5 If the user selects Driver and Car Matching widget 3803, the system responds with Matching Drivers to Cars page 3830. See Fig. 3M. If the user selects Coverage Levels widget 3804, the system responds with Customize Coverages page 3840. See Fig. 3I. If the user selects Cancel widget 3805, the system responds with fourth Quote page 3400. See Fig. 3D. If the user selects Recalculate widget 3806, the system

10 recalculates the quotation based upon some change in the information provided by the user, and responds with fourth Quote page 3400, Fig. 3D. Car Summary page 3810 includes table 3814, Add Another Car widget 3812, and Next widget 3813. Table 3814 includes a summary of information regarding the cars considered in the quotes and also Edit widget 3811. If the user selects Edit widget 3811, the system responds

15 with first Quote page 3000 wherein the information relating to the selected vehicle is already entered into the information fields of the page. If the user selects Add Another Car widget 3812, the system responds with first Quote page 3000 wherein the information fields relating to the vehicle to be described are blank. If the user selects Next widget 3813, the system responds with Change Car/Driver Info page

20 3800. Driver Information page 3820, Fig. 3L, includes table 3824, Add Another Driver widget 3822 and Next widget 3823. Table 3824 contains information regarding the drivers included in the current quote, and also Edit widget 3821. If the user selects Edit widget 3821, the system responds with second Quote page 3100, wherein information regarding the driver whose information is to be edited is already

25 entered into the information fields of the page. If the user selects Add Another Driver widget 3822, the system responds with second Quote page 3100, wherein the information fields regarding the driver to be entered are blank. If the user selects Next widget 3823, the system responds with Change Car/Driver Info page 3800.

30 Matching Drivers to Cars page 3830 includes matrix 3836 and Next widget 3835. Matrix 3836 has as rows drivers entered in the existing quote, and as columns vehicles entered in the existing quote. Illustratively, for a quote containing two vehicles and two drivers, matrix 3836 would contain four percentage driven

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widgets 3831, 3832, 3833 and 3834. Percentage driven widget 3831 permits entry of the amount of time the first driver operates the first vehicle. Percentage driven widget 3832 permits entry of the amount of time the first driver operates the second vehicle. Percentage driven widget 3833 permits entry of the amount of time the second driver  
5 operates the first car vehicle. Percentage driven widget 3834 permits entry of the amount of time the second driver operates the second vehicle. The user selects the percentage of time each vehicle is operated by each driver by selecting the appropriate values from the list contained in percentage driven widgets 3831, 3832, 3833 and 3844. However, each vehicle must have a primary driver identified by the selection  
10 of one driver operating that vehicle more than half of the time. If the user selects Next widget 3835, the system responds with Change Car/Driver Info page 3800. See Fig. 3H.

Customize Coverage page 3840, Fig. 3I, includes Coverage Level widgets 3841, Cancel widget 3842 and Next widget 3843. The user selects a  
15 coverage limit to modify by selecting the corresponding Coverage Level widget 3841, and then selecting a new coverage limit from the drop-down list displayed for that widget. If the user selects Cancel widget 3842, the system responds with Change Car/Driver Info page 3800. See Fig. 3H. If the user selects Next widget 3843, the system recalculates the quote based on the changed information, if any, and returns to  
20 Change Car/Driver Info page 3800.

Email Quote page 3900, Fig. 3J, includes E-Mail widget 3901, Yes widget 3902, No widget 3903, Cancel widget 3904, and E-Mail My Quote widget 3905. The user enters the E-Mail address to which he or she wishes to have the quote e-mailed in Email Address widget 3901. The user selects Yes widget 3902 or No  
25 widget 3903 depending upon whether the user wishes for the email addressed entered in Email Address widget 3901 to be the email address associated with the user's account. If the user selects Cancel widget 3904, the system responds by returning to the screen from which Email Quote page 3900 was called. If the user selects Email My Quote widget 3905, the system responds by emailing the user the current quote, and then  
30 returning to the page from which the Email Quote page 3900 was called.

Turning now to Fig. 5, first Purchase page 5000 includes Date widget 5001, First Name widget 5002, Middle Initial widget 5003, Last Name widget 5004,

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Mailing Address widget 5005, City widget 5006, State widget 5007, Zip Code widget 5008, Home widget 5009, Business widget 5010, Both widget 5011. Phone Area Code widget 5012, Phone Number widget 5013, Fax Area Code widget 5014, Fax Number widget 5015, Driver's License Number widget 5016, Issuing State widget 5017, Email Address widget 5018, Clear widget 5019 and Next widget 5020. The user enters the effective date for the insurance policy in Date widget 5001. The user enters the policy holder's first name, middle initial, and last name in First Name widget 5002, Middle Initial widget 5003 and Last Name widget 5004, respectively. The user enters the policy holder's mailing address, city, state and zip code in Mailing Address widget 5005, City widget 5006, State widget 5007 and Zip Code widget 5008, respectively. The user selects either Home widget 5009, Business widget 5010 or Both widget 5011 depending upon whether the indicated address is a home address, business address or both. The user enters a phone area code and phone number and fax area code and fax number in Phone Area Code widget 5012, Phone Number widget 5013, Fax Area Code widget 5014 and Fax Number widget 5015, respectively. The user enters the policy holder's driver's license number in Driver's License Number widget 5016 and also the issuing state of the policy holder's driver's license in Issuing State widget 5017. The user enters the policy holder's email address in Email Address widget 5018. If the user selects Clear widget 5019, the system responds by displaying first Purchase page 5000 with all of the widgets blank. If the user selects Next widget 5020, the system responds with second Purchase page 5100 (see Fig. 5A) if there is a second driver on the policy, or Car Identification Data page 5200 (see Fig. 5B) if there is no second driver on the policy.

Second Purchase page 5100, Fig. 5A, is identical to first Purchase page 5000, except Second Purchase page 5100 lacks Date widget 5001, and second Purchase page 5100 includes Relationship widget 5101. The user enters information regarding the second driver in second Purchase page 5100. Additionally, the user selects a relationship to the policy holder for the second driver, using Relationship widget 5101. If the user selects Next widget 5102, the system responds with either another second Purchase page 5100 if there are additional drivers on the policy, or with Car Identification Data page 5200, Fig. 5B, if there are no more additional drivers on the policy.

Car Identification Data page 5200 includes matrix 5210, Clear widget 5221 and Next widget 5222. Matrix 5210 includes a row for each vehicle identified in the policy. Illustratively, for a policy containing two vehicles, matrix 5210 includes odometer widgets 5211 and 5214, VIN widgets 5212, and 5215, and ownership widgets 5213 and 5216. The user enters the odometer milage reading from each vehicle in Odometer widgets 5211 and 5214. The user enters the vehicle identification number for each vehicle in VIN widgets 5212 and 5215. The user enters the name of the owner for each vehicle in Ownership widgets 5213 and 5216. If the user selects Clear widget 5221, the system responds by clearing the information from matrix 5210. If the user selects Next widget 5222, the system responds with Payment Information page 5300. See Fig. 5C.

Payment Information page 5300 includes Monthly widget 5301, Six Month widget 5302, MasterCard widget 5303, Visa widget 5304, Credit Card Number widget 5305, Expiration Date widget 5306, Social Security Number widget 5307, First Name widget 5308, Middle Initial widget 5309, Last Name widget 5310, Billing Address widget 5311, City widget 5312, State widget 5313, Zip Code 5314, Phone Number widget 5315, Policy Email Address widget 5316 Update widget 5317 and Next widget 5318. The user selects either Monthly widget 5301 or Six Month widget 5302, depending upon whether the user desires to make payments monthly or bi-annually. The user selects either MasterCard widget 5303 or Visa widget 5304 depending upon which credit card the user desires to use to make payments for the policy. The user enters the credit card number to be used for payments in Credit Card Number widget 5305, and further enters the expiration date for that credit card in Expiration Date widget 5306. The user enters the social security number of the credit card holder in Social Security Card widget 5307. The user enters the first name, middle initial, and last name of the credit card hold in First Name widget 5308, Middle Initial widget 5309 and Last Name widget 5310, respectively. The user enters the billing address, city, state and zip code of the credit card holder in Billing Address widget 5311, City widget 5312, State widget 5313 and Zip Code 5314, respectively. The user enters the credit card holder's telephone number in Telephone Number widget 5315. The user enters the address to send renewal and billing notices in Email Address widget 5316. The user either selects or deselects Update Account widget

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5317, depending upon whether the user wishes to make the email address entered in Email Address widget 5316 the email address associated with the user's account. The user then selects Next widget 5318.

A method for creating and using insurance pricing models is illustrated in Fig. 6. A real-time, closed loop system permits an insurance provider dynamically to create and use new underwriting rules, pricing incentives and pricing disincentives in file and use states. First, the insurance provider collects information from individual customers. As each customer provides information, the information is analyzed. This analysis leads to the modification of the underwriting rules and pricing incentives upon which the pricing model is based. A new pricing models is created based upon the changed rules and incentives. The customer is provided a quote based on the new pricing model. At the same time, the new insurance pricing model is filed with the state.

According to another illustrative embodiment of the invention, the method described in Fig. 6 can be used with predictive techniques which provide an estimation of an insurance provider's book by considering the time of year, trends in claims, and trends in regional traffic. For example, in Florida, the winter months have higher tourist traffic and increased accident rates. Knowing this, an insurance provider may use these predictive techniques, for example, to raise insurance prices in September for customers purchasing six-month policies in Florida during the winter months. This permits an insurance provider to price insurance for these customers more appropriately in relation to the risks involved. These techniques can be used to provide insurance customized down to the level of the individual customer.

A method for insurance policy roll-over is illustrated in Fig. 7. This method simplifies the process of transferring a remaining balance on one insurance policy to a new insurance policy. When a user purchases a new insurance policy, the new insurance provider asks the user if he or she is interested in rolling over the balance of his or her existing insurance policy. If so, the user provides the name of his or her current insurance provider and the number of his or her current policy. The system then generates a document indicating the customer's desire to cancel his or her current policy and to appoint the new insurance provider as his or her representative. The user then prints this document, executes it, and transmits it to his or her current

insurance provider. Thereafter, the current insurance provider transmits the balance amount remaining on the cancelled insurance policy to the user.

Fig. 7A illustrates another embodiment of this aspect of the invention. Referring to Fig. 7A, when a user purchases a new insurance policy, the new  
5 insurance provider asks the user if he or she is interested in rolling over the balance of his or her existing insurance policy. If so, the user provides the name of his or her current insurance provider and the number of his or her current policy. The system then electronically generates a document indicating the customer's desire to cancel his or her current policy and to appoint the new insurance provider as his or her  
10 representative. The user then prints this document, executes it, and transmits it to the new insurance provider, or the user executes the document electronically via a digital signature which is immediately received by the new insurance provider. Thereafter, the new insurance provider contacts the current insurance provider and obtains directly the balance amount of current insurance policy. The new insurance provider  
15 applies this balance amount to the new policy.

Turning to Fig. 8, a method is illustrated for permitting an individual to control more completely the level of indemnification he or she purchases. For example, an individual who travels for extended periods of time may wish to suspend all vehicle insurance coverage except for comprehensive, because the only risks of  
20 loss for an unused vehicle are those associated with fire, theft and the like. Another example in which such control might be useful is in the case of a vehicle that is only used on a seasonal basis. This aspect of the invention permits an individual to suspend insurance coverage temporarily in such events.

According to this aspect of the invention, the user contacts the  
25 insurance provider. The insurance provider verifies user's identity. The user requests a temporary coverage or limit change. The user selects the property for which to make the change. The insurance provider communicates the estimated credit and new full-term in-force premium to the user. The user selects the coverage to adjust. If there is a term limit change, the insurance provider verifies that the change meets any  
30 minimum state requirements. The insurance provider also verifies that there are no lienholders on the property. The user enters start and stop dates. The insurance provider re-rates the premium. The insurance provider communicates the estimated



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credit to the user. The user receives endorsement documentation by mail or e-mail. The user receives credit to the user's account, which credit is either applied to the user's account at the next policy renewal, or sent to the user as a refund check if he or she cancels his or her coverage. This aspect of the invention also contemplates that  
5 the user may reinstate the coverage early for a fee.

Turning to Fig. 9, a method is illustrated which permits an insurer to provide a user with a third party liability insurance deductible by utilizing a third party guarantor. Specifically, according to this illustrative embodiment, a third party guarantor that is able to secure the deductible obligation and provide for reliability in  
10 its payment is required. In this way, an insurance provider pays a claim, but subrogates the user's deductible with his third party guarantor. The third party guarantor is ultimately responsible for collection of the deductible from the user, and the insurance provider bears no credit risk. This permits an insurance provider to offer an insurance price, for those users willing to bear some risk, that is difficult to  
15 match by competitors who are obligated to pay first dollar exposure on claims.

Turning to Figs. 10-10F, a database is provided into which a user enters information regarding personal property. The information includes such elements as model number, serial number, description, purchase price, purchase location, and the like for each piece of property. Users may either enter information  
20 directly into the database, as illustrated in Fig. 10, or, if they purchase insurance from an insurance provider using a computer, in which specific property is itemized, such as automobile insurance or riders to a homeowner's or renter's policy, then the information is automatically entered into the database, as indicated at A of Fig. 10.

Referring now to Fig. 10A, and with reference to those steps labeled A,  
25 a method is illustrated wherein users enter the Universal Product Code (UPC) code found on the packaging of most products, or the products themselves, and the insurance provider's computer performs a database query to determine appropriate product details from a family of databases licensed for this purpose. The user also enters the serial numbers of the products in order to specify the exact items to be  
30 insured. The data elements the user is required to enter to complete a record using this method are: UPC, serial number, date of purchase, place of purchase, and

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purchase price. Additionally, if a credit card was used in the transaction, the user would enter the credit card type, and the credit card statement date.

Alternatively, and with reference to those steps labeled B in Fig. 10A, a method is illustrated in which a user activates on-screen pull-down menus to select  
5 make and model designations in order to enter information pertaining to the property into a database. The user also enters the serial number of the property in order to specify the exact item to be insured. The data elements the user is required to enter to complete a record using this method are: product type, product make, product model, date of purchase, place of purchased and purchase price. Additionally, if a credit card  
10 was used in the transaction, the user would enter the credit card type, and the credit card statement date.

After the above information has been entered, the system determines whether market value data is available. If market value data is available, the system performs a database query to determine the market value. If market value data is not  
15 available, the system performs a market value estimation. Next, the system determines whether the insurance coverage type for the property is a rider or base coverage. For base coverage, the system adds the information to the base property inventory. For rider, the system determines whether an appraisal is required for the property. If an appraisal is required, the system explains to the user how to file an  
20 appraisal. Once the user has filed an appraisal, the information regarding the property is added to the rider inventory. If an appraisal is not required, the information regarding the property covered by the rider is added immediately to the rider inventory. After the information regarding the property is added to either the base inventory or the rider inventory, the system determines whether the user wishes to add  
25 another item of property. If so, the system returns to the beginning of the loop and asks the user to enter information regarding this item of property. If not, then the system determines whether riders were added during this session. If riders were added, the system recalculates the quote for the policy, displays the updated policy costs, and asks the user whether he or she desires to accept the updated policy cost. If  
30 the user selects no, the system displays the newly created riders, and asks the user whether to delete the riders or keep the riders. If the user decides to keep certain of the riders, the system returns to the decision of whether riders were added in this

session. If the user decides to delete the riders, the system returns to the main screen. Likewise, if the user decides to accept the newly updated quote for the policy, the system returns to the main screen.

As illustrated in Fig. 10B, the system provides the user with the ability  
5 to see a summary of all items of property stored in the database, including, items covered under the user's policy, items covered by riders to the policy, and additional items the user may wish to record. From the page implementing this ability to view the inventory, the user can select items of personal property, modify the descriptions of items of personal property, delete items of personal property, use a warranty  
10 service, file a claim, use the replacement service for approved claims, or shop for merchandise.

The system provides the user with the ability to modify the inventory stored in the database. As illustrated in Fig. 10C, this process is similar to the process described above for adding items to the database. The primary difference is that,  
15 rather than entering information into blank fields, the user selects an item to modify, and views and edits the details of that item.

The system further provides the user with the ability to delete items from the database. As illustrated in Fig. 10D, this process is also similar to the processes for adding and modifying items in the database. The primary difference is  
20 that here, rather than adding or modifying an item, the user is selecting an item to be removed.

When it is necessary to file a claim, a user having information stored in the database need only check off the items that were lost or damaged and enter a police or fire report number, as illustrated in Fig. 10E. The system quickly calculates  
25 a claim settlement. This settlement typically is subject to review by human claims handlers. Once a settlement has been reached, customers will be able to replace many of their items directly from an on-line replacement center maintained by the insurance provider.

With continuing reference to Fig. 10E, the process of filing a claim is  
30 illustrated. First, the user elects to file a claim. The system responds by retrieving and displaying information regarding all of the inventory contained in the database for that user. Next, the user selects items from the list for claim submission, and submits

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the claim. The system responds by determining the user's insurance coverages. The system then proceeds to examine each item for which a claim has been submitted. First, the system determines whether an item is covered by a rider. If an item is covered by a rider, the value of that item is added to the rider total for the claim submission. If the item is not covered by a rider, the item's value is added to the base claim total for this submission. Next, the system determines whether the base claim total is greater than or equal to the base coverage. If it is, the system notifies the user that the claim equals or exceeds the user's coverage for this incident, displays the items and the values for this submission, displays the coverages for the base claim total and the rider claim total and sends the claims information to the insurance provider's claim service for processing. If the base claim total is not greater than or equal to the base coverage, the system repeats this process for the following item, and for all subsequent items, until either all items have been processed, or the base claim total is equal to or greater than the base coverage. In this manner, a claim can be almost immediately processed.

Turning to Fig. 10F, after a claim has been filed, the insurance provider works with on-line retailers to find replacement items of property for lost items of property identified in the claim, order these replacement items electronically, and have these replacement items shipped to the user. Additionally, the insurance provider assists the user in obtaining replacement manuals for goods, in obtaining extended warranties for goods, in obtaining replacement parts for goods, and by suggesting upgrades and cross-purchases when exact replacement is not possible. Fig. 10F describes this process in detail.

Turning to Fig. 10G, when a user establishes a database account, the user will have the option to direct the insurance provider to automatically submit warranty cards to manufacturers for all items of personal property the user enters into the database in the future. To accomplish this, the user enters standard warranty card data, for example, name and address, only one time. From that point forward, whenever the user purchase a new product, the user only needs to enter product information as described above, and the system will automatically create a warranty card, and transmit the card to the manufacturer electronically if possible, or otherwise via postal service.

Turning to Fig. 11, a method is illustrated which uses information technology to automatically extract and integrate relevant market variables in order to continuously adjust and update pricing for property and casualty lines of insurance. This process requires minimal human intervention and maintenance. This method is  
5 advantageous because previous methods for adjusting homeowners' insurance rates and coverages were so time-consuming and cumbersome that it was essentially impossible to do so on any sort of a regular basis. The illustrated method also provides for significant savings in operational efficiency. Specifically, fewer people are required at all levels of an insurance provider's organization, including both the  
10 main office and the local offices in towns and cities. Consequently, less physical infrastructure is required. This illustrative embodiment provides an insurance provider with a competitive advantage by permitting it to reduce operating costs.

The process begins when a machine makes a request for data from external data sources. A call to localized market value and other relevant databases is  
15 initiated. Dashed line box 1 of Fig. 11 contains two main components, one including databases for market value, labor, and materials; and the other including databases for financial systems, operational statistics, and customer segments, an algorithm to determine cost to support customers by segment, and a database of operational cost to support customers.

20 Continuing to refer to Fig. 11, data regarding localized market conditions is passed from external sources to the data collection system. The data includes local real estate market values and the home replacement value. Home replacement value is calculated based on home size, home configuration (ranch, split level, two story, etc.), the home's external construction materials, the home's internal  
25 construction materials (flooring materials, frame, etc.), the home's foundation type (basement poured, basement brick, no basement, etc.), whether the home's basement is finished, the roof configuration (number of faces, number of edges, pitch, etc.), the home's roof materials (slate, shingle, composite, steel, tile, etc.), and the local labor rates for construction workers.

30 Where cost data from the insurance provider's financial system can be "spread" (allocated among customer segments), for example, in direct proportion to the economic resources consumed by each customer segment. For example, variable

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costs, such telephone center support costs and claims department costs, can be distributed to customer segments in direct proportion to the consumption of those resources by the various customer segments, as determined from the operational statistics database. For example, operational data may indicate that individuals in the

5 30 to 35 year old age range make one call per policy sold, and always file claims online, as compared with individuals in the 40 to 45 year old age range who call an average of four times per policy sold and call two times per claim filed. The individuals in the 40 to 45 year old age range are more costly to support, and this additional cost can be reflected in the pricing of insurance policies sold to these

10 individuals. Customer segments can be defined as precisely as possible, for example, to the level of precision where statistically significant differences between groups exist. Groups can be defined by any combination of age, sex, marital status, location, education, or like demographic information. Any measurable operational variable with a direct cause-effect relationship to customer segments may be used to allocate

15 costs. These operational variables include number of claims, number of calls, call duration, call complexity, number of policies, and other similar variables.

Fixed costs that are directly related to customer support, such as heating costs and electricity costs, are allocated to customer segments in the manner described above. However, fixed costs that are generally associated with the business

20 as a whole, and that are not directly attributable to customer segments via a cause-effect relationship, such as corporate headquarters heating costs and electricity costs, are allocated in proportion to the number of customers in each segment. To the extent that multiple insurance product lines consume the same cost pools, similar mathematical methods are applied to appropriately allocate costs to segment-product

25 combinations.

Turning to dashed line box 2 of Fig. 11, a processing algorithm factors together the variables relevant to automatically generating insurance rates. Cost to support by customer segment localized real estate market values are compared to national averages and a normalized (relative) distribution of real estate values is

30 generated and stored. Localized economic conditions including cost of living and standard labor rates are compared with national averages. A normalized (relative) distribution of labor cost is generated and stored. These costs are then factored into

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the labor component of the replacement value equation. Home size, configuration, and materials data are combined to generate an estimate of the "materials" component of the replacement value equation. A processing algorithm retrieves the risk, replacement, and valuation variables, and the insurance provider's operational support cost in order to generate a profitable pricing target for each customer segment. Additional localized factors, such as risk of fire, hurricane, crime and the like are factored against replacement value and the insurance provider's operational expense to support business in order to automatically generate an insurance premium rate. By using this method to continuously monitor and store the variation in these variables, an insurance provider is able to stay abreast of costs and replacement values very precisely.

Turning to dashed line box 3 of Fig. 11, a computer evaluates variances between currently stored pricing and the newly calculated pricing resulting from the algorithm of dashed line box 2 above, and then updates the pricing accordingly. Next, the system identifies those customers whose pricing has changed, and automatically sends out notification of the new pricing to those customers. Different levels of notification may be implemented in order to handle more appropriately customers whose pricing has risen by different amounts, percentages or the like. For example, a customer whose pricing goes up by four percent might best be notified personally by an agent of the company, whereas someone whose pricing goes up by a fraction of a percent might best be notified by a formal letter.

As discussed in the background, a business partnership is an arrangement in which one internet site (the referrer or partner) directs customers to another site (the merchant or vendor). Technical aspects of the transfer should be invisible. One method of achieving this generally seamless transition is through "deep integration" between the business partners. Deep integration entails customer data transfer, in a secure environment, between business partners, plus process design such that merchant purchase completion is the logical conclusion to the customer experience.

According to an illustrative embodiment of the invention, a new method for a business partnership in which one internet site directs customers to another site is described in Fig. 12. Because the attrition between the classes of

internet users, for example browsers, prospects, and customers, is tremendous, a merchant or service provider would like to obtain qualified leads and quickly execute a purchase. Business partnerships are one route for obtaining internet user referrals that have prospered on the internet.

- 5                   A business partnership is an arrangement in which one internet site (the referrer, a business partner) directs customers to another site (the merchant or vendor), usually under a fee arrangement. Business partnerships have varying levels of complexity from a simple "Click Here" hyperlink to a full qualification and customer specification process before prospect transfer. One desirable form of
- 10 business partnership is an online "mall" or "aggregator" which offers comparison shopping among many vendors for a standardized product. A prospect, or lead, from this site has already indicated interest in purchasing the product, specified the desired product, and probably determined that a merchant is acceptable. When a prospect is transferred to the merchant, the merchant is responsible to close the sale. A second-
- 15 desirable business partnership is an "affinity" relationship that permits logical cross-selling opportunities. For example, a car purchase site may form an affinity relationship with a financing provider and a car insurance provider.

- Several factors have been identified as relevant to converting prospects to customers. Simplicity, speed and "comfort" or trust are positively related to
- 20 closing a sale. Thus, a prospect who arrives at a merchant site should be only minimally aware that a site "handoff" has occurred. Some differences are part of the expected customer experience, in particular, merchant branding is visible after the move. This is called site cobranding. However, all technical aspects of the transfer should be invisible. One method of achieving this generally seamless transition is
- 25 through "deep integration" between the business partners. Deep integration entails customer data transfer, in a secure environment, between business partners, plus process design such that merchant purchase completion is the logical conclusion to the customer experience.

- Fig. 12 illustrates this relationship. The customer begins deep partner
- 30 integration on a partner site. At some point, potentially after many data entry sessions on the partner site, the customer chooses to purchase from the merchant. From the customer's perspective, the user session is then transferred to the merchant's site.



This transfer may include routing through partner-specific dedicated interstitial pages. Once on the merchant's site, the customer experience may either be cobranded (for example, merchant and business partner) or single branded (for example, merchant or private label). Fig. 13 illustrates a context diagram illustrating the logical portions of the technical architecture and the macro transactions in order. On the public side, the customer experiences the business partner. The customer is handed off to the merchant. The customer experiences the merchant. The purchase process then continues. On the secure side, the customer's experience with the partner interacts with the partner's business infrastructure. The partner's infrastructure interacts with the merchant's business infrastructure via the passage of a data package from the partner to the merchant and an acknowledgment from the merchant to the partner. The customer's experience with the merchant is synchronized via the partner identification and customer identification with the merchant's business infrastructure. The customer experience is coordinated on the "back end" or infrastructure to increase the likelihood that the customer is smoothly handled and the technical details are hidden.

There are several benefits to this business model. The system is flexible in that the data transfer can occur at multiple logical insertion points in the merchant's flow. This flexibility is enhanced by data pre-population support in the system. Further, many partners with varying data encoding formats and different data packets can be supported concurrently. Additionally, the system can be configured to used secure Hypertext Transfer Protocol (HTTP) over the public internet or use dedicated connectivity when justified by volume. Further, the online customer experience permits a business partner to cross-sell additional products and increase the business partner's perceived value to the customer.

The architecture for online lead handoff includes information transfer and user redirection. It employs a transport protocol (a network protocol used for exchanging information), a network (the physical connectivity between the partner and the merchant data colocation), a message format (formatting of the information exchange between the partner and the merchant), error handling (making sure the user experience in case of system errors is handled in a way that results in minimal inconvenience and concern to the user), security to protect private customer

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information, performance (criteria established to achieve reasonable response time for transfers), bandwidth (the ability to connect multiple users at the same time), and reporting (how to report all lease and closures from the merchant to the partner).

Information transfer is the process by which lead information is  
5 exchanged from the partner's website to the merchant's website. This communication should be reliable and secure. It is usually achieved through a Transmission Control Protocol/Internet Protocol (TCP/IP) connection, either a socket or HTTP. It is responsible for connection the partner site to the merchant site, detecting whether the merchant site is available, compressing/decompressing the data to optimize  
10 communication overhead. It marshals information in and out of the network pipe at both ends. It parses eXtensible Markup Language (XML) formatted information exchange at both ends. The information typically includes the partner name, customer identification provided by the partner, and customer information. It detects whether the merchant connection is alive or dead. It detects whether the transfer of  
15 information was successful or not.

User redirection is the process by which a user is redirected from the partner website into the merchant website to initiate the purchasing process. User redirection is achieved through an HTML Href on the partner web page. The exchange of information should be done through the query string of the Uniform  
20 Resource Locator (URL) referral. The user redirection should contain at least the customer identification, generated by the partner, to map the user being redirected to the information already mapped in the database. This should be synchronized with the information transfer process to make sure that a user is redirected once the lead information has been passed over to the merchant.

25 The transport protocol should be a synchronous protocol to provide reliability of the information transfer. If a raw TCP/IP socket is chosen, then a specific protocol, such as a TCP/IP handshaking sequence, must be agreed upon between the partner and merchant. A raw TCP/IP socket permits the merchant and partner to avoid any platform dependency in their connection. For user redirection to  
30 the merchant's website, HTTP is a convenient standard, and standard HTTP redirect can be used.

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It is contemplated that the public internet will be the network. It is a convenient medium of physical connectivity. Information transfer can also be achieved through, for example, a frame relay or other dedicated system. Factors involved in the choice of physical network implementation include security, reliability, installation and maintenance cost, and the like.

To adhere to industry standards, XML is contemplated as the message format. It is contemplated that a different data interface specification will be defined for each partner. However, there should still be a common message format for all partners, even though some data fields will not be applicable for certain partners. It is contemplated that a different parser will be used for each partner. In addition, standard compression algorithms can be used to reduce communication overhead.

Error handling is designed around certain guiding principles. For information transfer, in case of a failure such as a connection time-out or the like, the user should be redirected to explanation pages with customer support telephone numbers for the merchant and the partner. The partner should always be made aware if the lead was successfully processed by the merchant's application. The partner should always be made aware that the client has been redirected to the merchant's site. These objectives can be achieved by having the merchant acknowledge the correct handling of the information through a return code formatted in XML. A suitable acknowledge format is:

```
<?xml version="1.0" standalone="yes"?>
<Transaction>
  <Header>
    <MessageSize>215</MessageSize>
    <ApplicationID>A123987456</ApplicationID>
    <ReturnCode>CODE</ReturnCode>
  </Header>
</Transaction>
```

where, for example, CODE equals 0 for a successful transfer, 222 for an unsuccessful transfer that can be retried, 111 for a redundant lead that cannot be retried, and 333 for invalid data that cannot be resent. If the merchant website is not available for information transfer, the partner site communication layer should time out after a

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specified time, such as, for example, twenty seconds. In this case, the partner website should redirect the customer to an error page, stating that the merchant's website is not available, and providing a customer service representative telephone number.

Whenever the merchant website is not available at the time a redirection is attempted,  
5 the user will encounter the standard timeout page of a web browser. In that case, the partner should ensure that if the user hits the "back" button, the user will be able to resubmit the HTTP request for the merchant website. Whenever the user is on the merchant website, any error should be part of the standard error handling procedures defined for the system.

10 All personal information transmitted over the network should be secure. All communications should be encoded using, for example, Secure Sockets Layer (SSL) (128 bits if supported by the browser). This encoding should be used for all customer interaction with the merchant over the network, and therefore, should also be used in all user redirection. It can also be used for the information transfer for  
15 communications over the internet. If greater security is necessary or desirable, a private network may be used.

To provide reasonable performance for lead handoffs, the amount of information should be less than about 2K bytes. This reduces the likelihood that the customer will spend more than about ten seconds waiting to be redirected to the  
20 merchant's website. If a larger amount of information needs to be exchanged over the network, or if processing on both the partner and merchant sides exceeds performance requirements, the merchant and partner can explore the use of a private network, such as a frame relay, to speed transfer and avoid a congested public network. The system should have sufficient bandwidth to support twenty simultaneous connections from a  
25 particular partner.

Partners should receive monthly reports detailing the number of leads reported from their websites to the merchant. Depending upon the business arrangements between the various partners and the merchant, these reports could also include such additional information as believed necessary or desirable, including, for  
30 example, closure ratios (numbers of leads sold), and the like. In order to prepare such reports, it is desirable to track the partner source of each lead. The source information should be stored for an agreed-upon period of time, for example, one month, in order

to increase the likelihood that the partner will get appropriate credit for a closed lead. It may be necessary to store this information at the policy level, in the case of insurance.

Three different implementations of these principles are described. In a first implementation, illustrated in Fig. 14, establishes the responsibility to synchronize information transfer and user redirection on the partner website. In a first phase of this implementation, Distributed Component Object Model (DCOM) was used for TCP/IP communication. This phase is performed and acknowledgment is expected before proceeding to a second phase using HTTP Secure (HTTPS) redirection. A second implementation, illustrated in Fig. 15, proposes to execute both phases concurrently to reduce the amount of time a customer has to wait. The synchronization is handled on the merchant's website. A third implementation, illustrated in Fig. 16, is similar to the first implementation, except that it uses HTTPS for both the first (blind post) and second (redirection) phases. In the following descriptions, the following conventions are generally used:

A Partner Web/Application Server generally includes a partner's web application where the lead transfer is initiated. A Partner Client generally includes a partner's customer client application that forms the information transfer and communicates with the merchant's server. A Merchant Server generally includes the merchant's server application that accepts the information transfer, processes it and returns acknowledgment to the partner. A Merchant Web/Application Server generally includes the merchant's website which accepts the user session from the partner's website

Referring now particularly to Fig. 14, first, the partner sends from the partner website using, for example, TCP/IP raw socket, UDP, or any other protocol, XML formatted information as soon as the user clicks on the merchant's link. The lead information is inserted into the merchant's database. This should return a success or an error code. If the first phase is successful, the second phase includes redirecting the user from the partner website to the merchant's website. A flow description of Fig. 14 follows. Partner Web/Application Server includes two modules. In module one, the web user makes the request for a transaction. Module

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two includes a server process initiated by module one. The process waits for the partner client application to return acknowledgment of data transfer

The Partner Client also includes two modules, a module three in which the user's data is pulled from the database and an XML data document is built, and  
5 module four, a listener module initiated by module three. The XML document is sent to the merchant's server. Module four then waits for an acknowledgment.

The Merchant Server includes a module five in which it receives the XML document from module four, parses the XML document, records data to the database, forms the XML acknowledgment, and sends the acknowledgment back to  
10 the partner client's module four.

The Partner Client includes two modules. In a module six, it receives the acknowledgment from the merchant's Server. Then it exits to a module seven in which it parses the acknowledgment XML, writes an acknowledgment to the database, and passes control back to the module Web/Application Server.

15 The Partner Web/Application Server includes two modules, a module eight, which exits the waiting state of module two when acknowledgment data is returned from client application, and passes control to a module nine. Module nine sends the blind post to the Vendor web. Module nine then passes the user session to a module ten. At this point, the partner's application exits

20 A Merchant Web/Application Server includes module ten which receives the POST from module nine and starts the web application

Error Handling in this implementation involves four different types of errors. Data error describes the situation in which the merchant's XML parser encountered an XML error and also the situation in which the data delivered to the  
25 merchant's server was insufficient to corrupted. In these cases, the merchant's XML parser application raises an error flag, with agreed-upon error codes, and returns an XML error acknowledgment to the partner's sender application. An illustrative error format would be:

```
30      <?xml version="yes"?>
          <Transaction>
              <Header>
                  <ApplicationID>A123987456</Application ID>
```

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&lt;Return Code&gt;222&lt;/ReturnCode&gt;

&lt;/Header&gt;

&lt;/Transaction&gt;

where 222 is the error code and A123987456 is the partner-generated customer ID.

- 5 Upon the receipt of the error message, the partner's application will act on the error message and direct the user's session according to the partner's guidelines. The different options include displaying an error message with customer representative phone numbers, and giving the customer the choice to resubmit the data. Note that the partner website has complete control over the error handling this case.

- 10 Time Out Error describes the situation in which the connection the merchant's XML parsing application was timed out. The partner's information transfer should set a timeout interval (for example, 20 seconds) for lead exchange with the merchant's application and enforce the timeout if no acknowledgment was received in specified time. The partner's application will act upon the timeout
- 15 message in a similar manner to that described above.

Errors after the information transfer phase include those in which there was a successful information transfer phase and an error on the merchant's website. The merchant posts an acknowledgment to the partner website, for example, of the following form:

20 <?xml version="1.0" standalone="yes"?>

&lt;Transaction&gt;

&lt;Header&gt;

&lt;ApplicationID&gt;A123987456&lt;/ApplicationID&gt;

&lt;ReturnCode&gt;0&lt;/ReturnCode&gt;

25 <Header>

&lt;/Transaction&gt;

where 0 is the success code and A123987456 is the partner-generated customer ID.

- On receiving a successful acknowledgment, the partner's web server initiates the user redirection phase. From that point forward during the communication, the user's
- 30 experience will be the merchant's sole responsibility and all errors will be handled by the standard error handling procedures. In case of a system error, the customer will be offered the choice to return to the partner web site.

In case of a successful information transfer, there is still the possibility of internet outage or of a complete unavailability of the merchant's web server during the user redirection phase. In either of these events, the user session will time out. It is the partner's responsibility to handle the error and redirect the user to error pages, with a customer service representative's number for both the partner and the merchant.

Referring now particularly to Fig. D, this implementation is structured in three phases. In the first phase, the partner sends from the partner website (using TCP/IP raw socket) XML formatted information as soon as the user clicks on the merchant's link. (Asynchronous event). The second phase includes redirecting the user from the partner's website into the merchant's website. In the third phase, the merchant's web server waits for information transfer to complete. Meanwhile the lead information is inserted into the merchant's database. This should return error codes if any that affect the waiting module of the merchant's web server.

In this implementation, a Partner Web/Application Server includes a module one in which a web user makes a request for a transaction, and a module two which creates a minimal amount of user data and posts it to the merchant's web server. A Merchant Web/Application Server includes a module three which receives the POST from Module two, starts up the web application, and displays received user data and a 'please wait' page. A module four of the Merchant Web/Application Server waits for the partner's merchant server application (module seven, a description of which follows) to return acknowledgment data. A Partner client includes two modules, a module five in which user data is pulled from the database and an XML data document is built, and a module six, which is a listener module started by module three. The XML document is sent to the merchant's server, and module four waits for the acknowledgment

The Merchant's Server includes a module seven which receives the XML document from module four, parses the XML document, records the data to the database, forms the XML acknowledgment, sends the acknowledgment back to the partner client's module six, and sends an acknowledgment (for example, a continue flag) to the merchant's Web/Application Server module four.



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The Partner Client includes two modules, a module eight, which is a listener that receives the acknowledgment from the merchant's Server (module seven), and exits to a module nine which parses the acknowledgment XML and writes the acknowledgment to the database.

5           The Merchant Web/Application Server includes a module ten which receives the user session from module four. Module four exits the waiting state when an acknowledgment flag is returned from module 4. Module ten receives the user session from module four, gets user data from the database, and continues with the web application.

10           In this implementation, data errors are handled as follows.  
a data error occurs when the merchant's XML parser encounters an XML error or when the data delivered to the merchant is insufficient or corrupted. In any of these cases, the merchant's XML parser application raises error flag, using agreed-upon error codes, and returns an XML error acknowledgment to the partner's sender  
15 application. An illustrative error format is as follows:

```
<?xml version="1.0" standalone="yes"?>
  <Transaction>
    <Header>
      <ApplicationID>A123987456</ApplicationID>
      <ReturnCode>222</ReturnCode>
    <Header>
  <Transaction>
```

20           A time out error occurs when the connection to the merchant's XML parsing application is timed out. It is not possible for the partner's application to enforce a timeout, since a user session is already on the merchant's web server. The  
25 merchant's web application takes responsibility for enforcing timeout and taking appropriate action, for example, by displaying an error message and offering a link back to the partner's web site.

30           For errors occurring after the information transfer phase in which there was a successful information transfer phase and a subsequent error on the merchant's website, the merchant posts an acknowledgment to the partner website in the form of:

```
<?xml version="1.0" standalone="yes"?>
```

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```

    <Transaction>
      <Header>
        <ApplicationID>A123987456</ApplicationID>
        <ReturnCode>0</ReturnCode>
5      <Header>
    </Transaction>
```

where 0 is the success code and A123987456 is the partner-generated customer ID. The user session is already on the merchant's web server. The customer goes through standard merchant screen flow. If any error occurs, the merchant has full  
10 responsibility for defining the user experience. Typically, the user will be offered a choice to return to partner's web site.

In case of a successful information transfer, there is still the possibility of internet outage or of complete unavailability of the merchant's web server during the user redirection phase. If this occurs, the user session will time out. It is the  
15 partner's responsibility to handle the error and redirect the user to error pages, with customer service representatives' numbers for both the partner and the merchant.

Referring now to Fig. 16, a Web/Application Server solution includes two phases, using HTTPS connection only. First, the partner sends XML formatted document from the partner's website (using HTTPS POST) when the user clicks on  
20 the merchant link. The lead information is inserted into the merchant database. This should return error codes if there are any. If the first phase is successful, the second phase consists in redirecting the user from the partner's website into the merchant's website. Fig. 16 illustrates a flow description of this implementation. This describes the synchronous events that occur among the various system components. A Partner  
25 Web/Application Server includes a module one in which a user makes a request for a transaction, a module two in which the user's data is pulled from the database and an XML data document is built, and a module three which receives the XML document from module two and makes an XML HTTP post to the merchant's website

A Merchant/Application Server includes a module four which parses  
30 the XML document, records data to the database, forms the XML acknowledgment, and returns the acknowledgment back to the Partner Web/Application Server module three. The Partner Web/Application Server module three receives the

acknowledgment from module four, writes it to the database, and passes the user session to the merchant's server module five. The Merchant/Application Server module five receives the user session from module three and starts up the web application

- 5                   Error handling is as described above in connection with the description of Fig. 14. The three different implementations illustrated in Figs. 14-16 are similar. The main notable difference lies in the ease of development and maintainability for each solution. The implementation illustrated in Fig. 14 requires custom TCP/IP raw socket development and agreement on a handshake sequence between the partner and
- 10                   the merchant. If communication is over the public internet, the partner and the merchant will have to bear the cost of encryption software to guarantee customer privacy. The implementation illustrated in Fig. 15 requires the use of an asynchronous protocol to be able to cause concurrently the information transfer and the user redirection. The complexity of the processing is believed to make it
- 15                   somewhat more difficult to develop and to maintain. The implementation illustrated in Fig. 16 uses standard HTTP protocol and does not necessitate any extra development to set up the communication. SSL is a standard off-the-shelf encryption software accepted relatively broadly in the e-commerce community. The scalability of the application should be taken in account when choosing among the approaches
- 20                   illustrated in Figs. 14-16. The approaches illustrated in Figs. 14 and 15 require effort to optimize scalability of partner integration. The approach illustrated in Fig. 16 can benefit from the merchant's scalability efforts on its main front end web servers, for example, where the merchant intends to expand dramatically its ability to handle concurrent sessions on its website. Independent of the particular implementation, the
- 25                   network is another important factor in the final platform decision. The use of frame relays can greatly enhance availability of the merchant's integration application and ensure independency from internet traffic and outages. This also enhances customer privacy since it will be implemented over a private line. However, this requires both the partner and the merchant to invest in software, hardware and rental cost for a
- 30                   virtual private line. The merchant will have to bear this cost with each partner with whom it has a connection implemented via frame relay. Use of the public internet reduces the up-front and long-term investment since no specific installation is

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required for every partner. Typically, the merchant will use SSL or some other similar scheme to achieve customer privacy for its own website, and will have consultants certify compliance with security standards.

Claims:

1. A method of purchasing and selling insurance including transmitting from a first computer information regarding property to be insured, receiving at the first computer a quote for insurance and purchasing insurance via the  
5 first computer.
2. The method of claim 1 wherein the property includes a vehicle.
3. The method of claim 2 wherein the information includes the vehicle's vehicle identification number (VIN).
4. The method of claim 3 further including maintaining a data set  
10 containing, by VIN, a year of manufacture (year) of the vehicle, a manufacturer identification (make) of the vehicle, a model designation of the vehicle (model), and a body style (style) of the vehicle, and using information contained in the data set to provide the quote.
5. The method of claim 4 further including determining the quote  
15 from the year, make, model and style.
6. The method of claim 5 wherein determining the quote from the year, make, model and style includes determining the quote from the year, make, model and style using a second computer.
7. The method of claim 2 wherein transmitting information  
20 includes transmitting information concerning a year of manufacture (year) of the vehicle, a manufacturer identification (make) of the vehicle, a model designation of the vehicle (model), and a body style (style) of the vehicle.
8. The method of claim 2 wherein transmitting information includes transmitting information regarding at least one individual who will be  
25 operating the vehicle.
9. The method of claim 8 wherein transmitting information regarding the at least one individual includes transmitting a pseudonym.
10. The method of claim 8 wherein determining the quote for insurance includes considering the information regarding the at least one individual  
30 who will be operating the vehicle.

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11. The method of claim 1 wherein transmitting information includes dynamically creating at least one data entry screen on a monitor associated with the first computer.
12. The method of claim 1 further including storing the quote once  
5 it has been received.
13. The method of claim 1 wherein receiving a quote includes providing at least first and second quotes and comparing the first and second quotes.
14. The method of claim 1 further including transmitting from the first computer additional information regarding property to be insured, and receiving a  
10 second quote based on the additional information.
15. The method of claim 1 further including transmitting proof of insurance via facsimile.
16. The method of claim 1 further including dispatching proof of insurance via carrier.
17. The method of claim 1 wherein receiving a quote for insurance  
15 includes recommending at least one insurance coverage level.
18. The method of claim 1 further including transmitting additional information regarding the property to be insured.
19. The method of claim 18 wherein receiving a quote for  
20 insurance includes receiving a quote determined by considering the additional information regarding the property to be insured.
20. The method of claim 1 wherein purchasing insurance includes transmitting payment information.
21. The method of claim 1 further including transmitting proof of  
25 insurance in machine-readable form.
22. The method of claim 21 further including creating a tangible expression of the machine-readable proof of insurance.
23. The method of claim 1 wherein transmitting information regarding property to be insured includes transmitting at least one item of  
30 demographic information regarding a user of the property to be insured.
24. The method of claim 23 including optimizing the quote as transmitted demographic information increases.

25. The method of claim 1 wherein transmitting from the first computer information regarding property to be insured includes transmitting from a first computer information regarding property to be insured utilizing Hypertext Markup Language (HTML)-capable software.

5 26. The method of claim 25 further including monitoring inputs made by a user, determining whether the user may be confused, and providing the user with information when it is determined that the user may be confused.

27. A method for providing an insurance quotation including transmitting, using a computer, information regarding property to be insured,  
10 analyzing the information regarding the property, modifying at least one quotation calculation underwriting rule based on the analysis of the information, creating an insurance pricing model based on the at least one modified underwriting rule, and receiving, using a computer, a quote for insurance.

28. The method of claim 27 further including filing the insurance  
15 pricing model with a state insurance authority.

29. The method of claim 27 wherein modifying the at least one underwriting rule includes using predictive techniques to estimate at least one future risk.

30. A method for purchasing and selling insurance including  
20 transmitting information regarding property to be insured to a first insurance provider, transmitting information regarding at least one existing insurance policy covering the property to the first insurance provider, and generating a document directed to a second insurance provider authorizing cancellation of the at least one existing insurance policy and directing the second insurance provider to remit a  
25 refund payment.

31. The method of claim 30 further including executing the document via a digital signature.

32. The method of claim 30 further including manually executing the document.

30 33. The method of claim 31 or 32, wherein directing the second insurance provider to remit the refund payment includes directing the second insurance provider to remit the refund payment to the first insurance provider.

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34. The method of claim 33 further including providing a credit upon receipt by the first insurance provider of the executed document.
35. The method of claim 34 further including the first insurance provider receiving a remittance from the second insurance provider.
- 5 36. The method of claim 31 or 32 wherein directing the second insurance provider to remit a refund payment includes directing the second insurance provider to remit the refund payment to an insured.
37. The method of claim 30 wherein transmitting information includes transmitting information using a computer.
- 10 38. A method for modifying insurance coverage including transmitting information regarding a piece of property that is insured to an insurance provider, transmitting information relating to a desired modification to the insurance on the piece of property, modifying the insurance, and generating an endorsement reflecting the insurance as modified.
- 15 39. The method of claim 38 wherein modifying the insurance includes suspending insurance coverage for a particular period of time.
40. The method of claim 38 wherein modifying the insurance includes modifying at least one insurance coverage limit for a particular period of time.
- 20 41. The method of claim 38 wherein transmitting information includes transmitting information using a computer.
42. The method of claim 38 further including providing a credit based on the modification.
43. The method of claim 39 wherein suspending insurance  
25 coverage for a particular period of time includes utilizing a first date and a second date to delimit the particular period of time.
44. The method of claim 40 wherein modifying at least one insurance coverage limit for a particular period of time includes utilizing a first date and a second date to delimit the particular period of time.
- 30 45. The method of claim 39 or 40 further including providing a credit based on the modification after the particular period of time has elapsed.



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46. A method for purchasing and selling insurance including an insurance provider providing liability insurance coverage above a particular limit to an insured, and the insured obtaining credit from a guarantor in an amount up to the particular limit.
- 5 47. The method of claim 46 further including calculating the cost of the insurance coverage based at least in part upon the particular limit.
48. The method of claim 46 wherein the insured obtaining credit from a guarantor in an amount up to the particular limit includes the insured obtaining credit in favor of the insurance provider.
- 10 49. The method of claim 46 further including paying a claim and receiving subrogation from the guarantor.
50. The method of claim 46 wherein providing liability insurance coverage includes providing bodily injury insurance coverage.
51. The method of claim 46 wherein providing liability insurance  
15 coverage includes providing property damage insurance coverage..
52. The method of claim 46 wherein the insured obtaining credit includes the insured obtaining secured credit.
53. A method of purchasing and selling insurance on personal property including submitting information regarding at least one item of personal  
20 property, using a computer, to a database controlled by the provider of insurance on the at least one item of personal property.
54. The method of claim 53 wherein submitting information includes submitting the Universal Product Code (UPC) of the at least one item of personal property.
- 25 55. The method of claim 54 wherein submitting a UPC includes using a bar code scanner to read the UPC.
56. The method of claim 53 wherein submitting information regarding at least one item of personal property, using a computer, to a database includes submitting information utilizing Hypertext Markup Language (HTML)-  
30 capable software.
57. The method of claim 53 further including preparing warranty registration information for the at least one item of personal property.

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58. The method of claim 57 further including submitting the warranty registration information to a warrantor of the at least one item of personal property.

59. The method of claim 58 wherein the warranty registration  
5 information is submitted electronically.

60. The method of claim 58 wherein the warranty registration information is submitted in the form of a physical document.

61. The method of claim 53 further including submitting a claim for a loss of the at least one item of personal property by selecting the at least one  
10 item of personal property from the database.

62. The method of claim 61 wherein submitting a claim for loss of the item includes submitting the claim using a computer.

63. The method of claim 61 wherein submitting a claim for loss of the item includes providing information relating to the loss.

64. The method of claim 61 further including identifying at least  
15 one source of personal property of the type of the at least one item, identifying at least one source of personal property of the type of the at least one item including identifying at least one source of personal property of the type of the at least one item capable of receiving orders electronically.

65. The method of claim 64 further including ordering at least one  
20 item of replacement personal property of the type of the at least one item of personal property identified in the claim.

66. The method of claim 53 further including removing  
information regarding the at least one item of personal property from the database  
25 using a computer.

67. The method of claim 53 further including editing information regarding the at least one item of personal property in the database using a computer.

68. The method of claim 53 further including providing a list,  
viewable via a computer, of the at least one item of personal property described in the  
30 database.

69. A method for modifying a price for property insurance on a property, the method including obtaining information from at least one database,

-53-

utilizing an algorithm to determine an insurance price, and comparing the price resulting from utilization of the algorithm with an existing price of property insurance on the property.

70. The method of claim 69 wherein the at least one database  
5 includes information relating to a market value of the property.

71. The method of claim 69 wherein the at least one database includes information relating to labor cost to replace the property.

72. The method of claim 69 wherein the at least one database includes information relating to material cost to replace the property.

10 73. The method of claim 69 further including modifying a premium for the property insurance based upon the price resulting from utilization of the algorithm.

74. The method of claim 73 further including notifying an insured of the modified premium.

15 75. The method of claim 74 further including the insured's accepting the modified premium.

76. The method of claim 75 wherein accepting includes accepting by using a computer.

20 77. The method of claim 74 wherein notifying the insured includes comparing the price resulting from the algorithm and the existing price of the insurance, and determining how the insured is notified based upon the comparison.

78. The method of claim 74 wherein notifying includes notifying using a computer.

25 79. A method for determining insurance pricing for property including obtaining information regarding an insured, utilizing an algorithm to determine operational costs associated with a customer segment of which the insured is a member, and determining an insurance price considering the operational costs associated with the customer segment.

30 80. The method of claim 79 wherein utilizing an algorithm to determine operational costs associated with a customer segment of which the insured is a member includes utilizing an algorithm to determine operational costs associated with customers within a particular age range.

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81. The method of claim 79 wherein utilizing an algorithm to determine operational costs associated with a customer segment of which the insured is a member includes providing the algorithm with input from a financial computer system of an insurance provider.

5 82. The method of claim 79 wherein utilizing an algorithm to determine operational costs associated with a customer segment of which the insured is a member includes providing the algorithm with input of at least one operational statistic of an insurance provider.

10 83. A method for selling a product or service including transmitting from a first computer information regarding an individual, receiving at a second computer the information, transmitting the information from the second computer to a third computer, and transmitting an offer for sale of the product or service from the third computer to the first computer.

15 84. The method of claim 83 wherein transmitting the information from the second computer to the third computer includes formatting the information into a message.

85. The method of claim 84 wherein formatting the information into a message includes utilizing a markup language.

20 86. The method of claim 83 further including storing the information in a memory of the third computer.

87. The method of claim 83 further including transmitting information regarding an event from the third computer to the second computer.

25 88. The method of claim 83 further including transmitting information regarding connecting to the third computer from the second computer to the first computer.

89. The method of claim 88 further including transmitting additional information regarding the individual from the first computer to the third computer.

30 90. The method of claim 83 further including transmitting acceptance of the offer for sale via the first computer.

91. The method of claim 83 wherein the transmission medium is the internet.

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92. The method of claim 83 wherein the transmission medium between the second and third computers is a private network.

93. The method of claim 92 wherein the private network includes a frame relay.

5           94. The method of claim 83 wherein the transmission medium between the first and second computers and between the first and third computers is the internet.

95. The method of claim 83 wherein the first computer includes an HTML-capable client software application.

10           96. The method of claim 83 wherein the second computer includes an HTML-capable server software application.

97. The method of claim 83 wherein the third computer includes an HTML-capable server software application.

15           98. The method of claim 95, 96 or 97 wherein HTML-capable includes HTTP secure-capable.

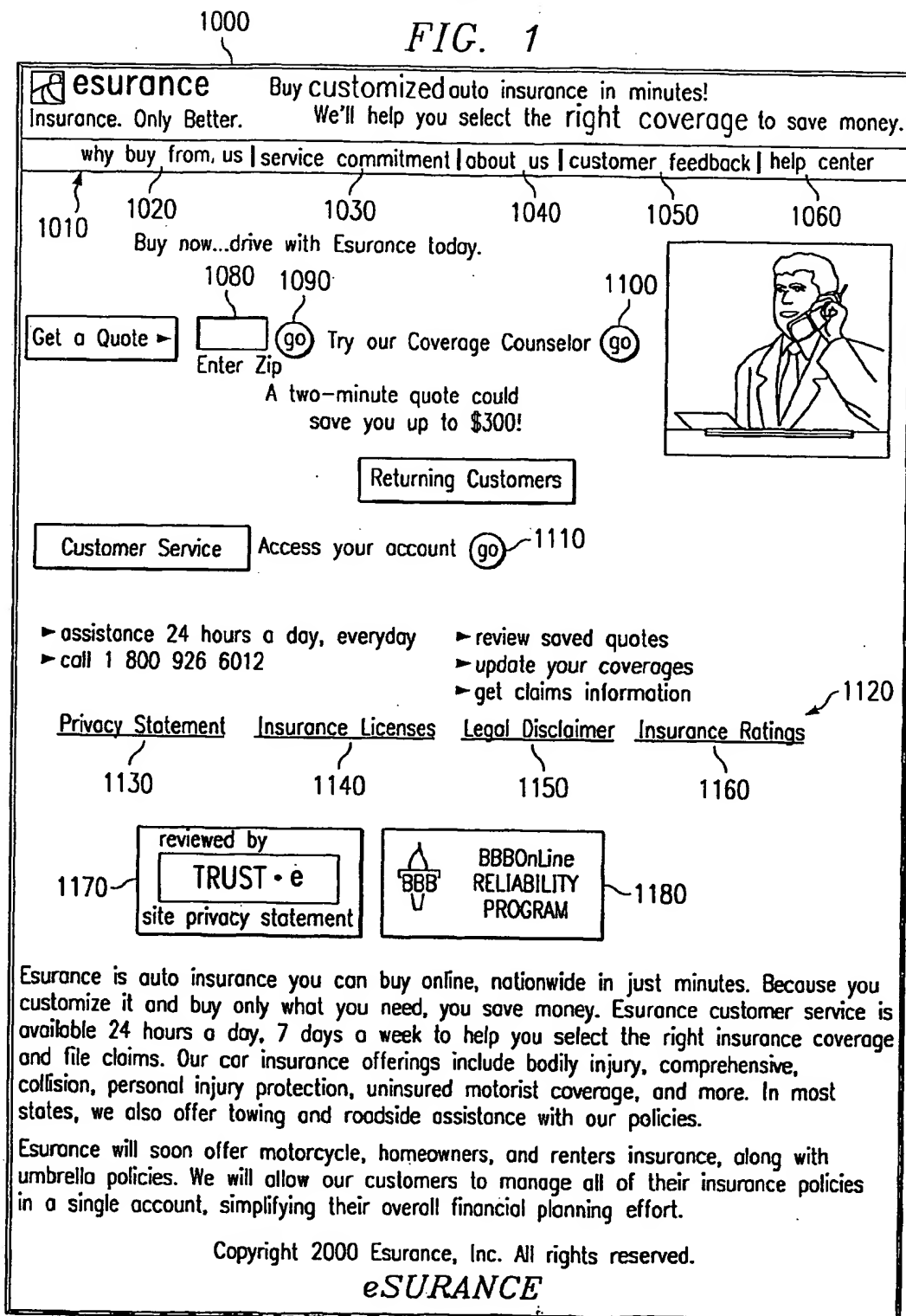
99. The method of claim 83 wherein transmitting the information from the second computer to the third computer includes using encryption techniques.

100. The method of claim 83 wherein the product or service includes insurance.

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FIG. 1



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FIG. 2



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<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
Planning Tools	1070
steps 1 2 3	Coverage Counselor
<u>Safe Driving</u> Esurance tips for safe winter driving. <u>International Driving</u> Is your insurance valid outside the U.S.?	If you are uncertain about which types of coverage and limits/deductibles to buy, or you'd like to evaluate whether your current selections provide enough protection, this planning tool can help.  Complete the following questions and we'll provide some suggestions for your auto insurance plan.
<u>Road Rage</u> Protect yourself from danger.	► Information about you and your household 1. What is your marital status? <input type="text" value="Divorced/Widow"/> 2001
24/7 Customer Service ► chat with an insurance advisor online  ► call 1 800 926 6012	2. Do you have children who live at home with you? <input type="text" value="No, I do not have children"/>
	3. If you have children who live at home, how many are licensed to drive? <input type="text" value="0"/> 2003 2002
	4. If you have children, how many of your children are 18 or older? <input type="text" value="0"/> 2004
	5. Do you own or rent your home? 2005 <input checked="" type="radio"/> Own 2006 <input type="radio"/> Rent
	6. If you own your home, what is its approximate value? <input type="text" value="\$150,000 to \$199,999"/> 2007
	7. Do you and people who are frequent passengers in your car (family, friends, or others) have health insurance? 2008 <input checked="" type="radio"/> Yes 2009 <input type="radio"/> No
	8. Select the option that best describes your health coverage: 2010 <input type="text" value="Covers almost all medical and dental"/>
	2011 <input type="button" value="continue"/> ►
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FIG. 2A

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Planning Tools	
steps 1 2 3	Coverage Counselor 2100
<b>Safe Driving</b> Esurance tips for safe winter driving. <b>International Driving</b> Is your insurance valid outside the U.S? <b>Road Rage</b> Protect yourself from danger.	▶ Information about the assets you want to protect 2101 9. What is your household's annual salary-based income? \$100,000 to \$109,999 ▼ 10. What is the estimated value of your savings and all other assets, such as stocks and bonds, including retirement investment accounts such as IRAs and 401k plans? 2102 \$25,000 to \$99,999 ▼ 11. What is your expected net worth when you retire, including your future salary from employment, interest from your investments and your retirement accounts? 2103 \$1,500,000 to \$1,999,999 ▼
<b>24/7 Customer Service</b> ▶ chat with an insurance advisor online  ▶ call 1 800 926 6012	▶ Information about your automobiles 12. Are any of your cars financed or leased? 2104 Yes 2105 No 13. Are any of your cars currently in storage? 2106 Yes 2107 No 14. Do you or other drivers in your household often park in areas where cars are reportedly vandalized and/or stolen? 2108 Yes 2109 No 15. Do you or other drivers in your household drive in areas where accidents with deer and other large animals are common? 2110 Yes 2111 No 16. Do you live in an area where severe storms, snow accumulation, flooding, and/or natural disasters occur? 2112 Yes 2113 No 17. If your car was damaged or needed replacement, would you have access to temporary alternative transportation? 2114 Yes 2115 No 18. Do any of your cars have a history of unexpected breakdowns? 2116 Yes 2117 No 19. Do you belong to an auto club or have a roadside assistance plan which pays for towing? 2118 Yes 2119 No 2120 
Note: This tool is provided for informational purposes only, to help you understand the various factors that may be relevant to coverage, limit and deductible selection. The tool is not intended to yield a recommendation from Esurance for an individual; rather, it leverages a general model that is applicable across a certain range of conditions. State insurance laws and specific underwriting rules may further restrict available coverage options. After using this tool, if you have additional questions about your coverage, please speak with an Esurance advisor.	



FIG. 2B 4/53

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<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>																	
Planning Tools steps 1 2 3	Personalized Results 1070 2200																
<p><b>Safe Driving</b> Esurance tips for safe winter driving.</p> <p><b>International Driving</b> Is your insurance valid outside the U.S.?</p> <p><b>Road Rage</b> Protect yourself from danger.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>24/7 Customer Service</b></p> <p>► chat with an insurance advisor online </p> <p>► call 1 800 926 6012</p> </div>	<p>This report provides your personalized suggestions for auto insurance coverage types, limits and deductibles based on the information you provided. Note that not all coverage types are available in every state, and limit and deductible amounts offered may vary slightly from state to state. If the values presented in this report are not available in your state, simply select the options that most closely match them when you customize your quote.</p> <p>In deciding which limits are appropriate for you, select the highest liability and deductible level you can comfortably afford to ensure maximum protection and value for your insurance dollar. The values shown below should be considered minimum suggestions for your circumstances; higher amounts could be appropriate depending on your specific personal history, preferences, risk tolerance, and other factors that were not accounted for in our planning tool.</p> <p>Be sure to print these pages for easy reference when you customize your quote.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="text-align: left;">Insurance Type</th> <th style="text-align: left;">Customized Level</th> </tr> </thead> <tbody> <tr> <td>Collision Deductible</td> <td>\$1,000</td> </tr> <tr> <td>Comprehensive Deductible</td> <td>\$1,000</td> </tr> <tr> <td>Medical Payments</td> <td>NONE</td> </tr> <tr> <td>Bodily Injury Liability and Uninsured/Underinsured Motorist</td> <td>\$250,000/500,000</td> </tr> <tr> <td>Property Damage Liability</td> <td>\$100,000</td> </tr> <tr> <td>Rental Car Reimbursement</td> <td>Yes</td> </tr> <tr> <td>Towing</td> <td>Yes</td> </tr> </tbody> </table>	Insurance Type	Customized Level	Collision Deductible	\$1,000	Comprehensive Deductible	\$1,000	Medical Payments	NONE	Bodily Injury Liability and Uninsured/Underinsured Motorist	\$250,000/500,000	Property Damage Liability	\$100,000	Rental Car Reimbursement	Yes	Towing	Yes
Insurance Type	Customized Level																
Collision Deductible	\$1,000																
Comprehensive Deductible	\$1,000																
Medical Payments	NONE																
Bodily Injury Liability and Uninsured/Underinsured Motorist	\$250,000/500,000																
Property Damage Liability	\$100,000																
Rental Car Reimbursement	Yes																
Towing	Yes																
<p><b>Collision Deductible</b> Based on your information, collision coverage is suggested as an important part of your insurance protection. Consider a deductible of \$1,000. When selecting your deductible, there are two factors to keep in mind:</p> <ol style="list-style-type: none"> <li>1. A higher deductible will lower the premium you pay for insurance.</li> <li>2. You must be prepared to pay the deductible amount if you get into an accident.</li> </ol> <p>In setting your deductible, think about which you'd prefer--a low insurance premium accompanied by a higher out-of-pocket amount in the event of an accident, or a higher premium to ensure lower out-of-pocket expenses toward an accident. On the Esurance site, it's easy to explore the effect of changing your deductible by getting a quote, then using our "customize coverage" features.</p> <p>Residents of California can also purchase the collision deductible waiver. This coverage pays the policyholder's collision deductible for an insured vehicle if they are involved in an accident where an uninsured motorist is found to be legally responsible.</p> <p><b>Storage</b> However, because your car is in long-term storage and you have no plans to drive</p>																	

FIG. 2C

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~2200

it during the six month policy term, you may not need collision coverage. We suggest you only waive your collision if you can be certain that no one will need to drive it. If you do drive without this coverage and you are in an accident, damage to your vehicle will not be covered.

When you take your car out of storage, be sure to obtain collision coverage and set the start date on or before the day you begin driving.

#### Comprehensive

##### Deductible

Based on your information, comprehensive coverage is suggested as an important part of your insurance protection. Consider a deductible of \$1000. When selecting your deductible, there are two factors to keep in mind:

1. A higher deductible will lower the premium you pay for your insurance.
2. You must be prepared to pay the deductible amount if you get into an accident.

In setting your deductible, think about which you'd prefer--a low insurance premium accompanied by a higher out-of-pocket amount in the event of a loss, or a higher premium to ensure lower out-of-pocket expenses toward a loss. On the Esurance site, it's easy to explore the effect of changing your deductible by getting a quote, then using our "customize coverage" features.

When examining your comprehensive deductible and your overall need for comprehensive coverage, consider whether you are generally at risk for the types of damages often paid for by comprehensive coverage, or whether other factors make this coverage suitable for you.

##### Storage

Although your car is currently in storage, you should consider comprehensive coverage to protect against damage that could occur while it is not in use. Even in a garage or closed facility, cars can be stolen or severely damaged by fire. Note that if you store your vehicle at home in the garage, typical homeowner's insurance specifically excludes damage to vehicles, so comprehensive coverage is the only way to protect your garaged car.

##### Medical Payments

Because you and your regular passengers are fully covered by a health plan, you may not need medical payments coverage.

However, if your health plan requires you to pay a deductible, medical payments coverage may help pay it. This coverage can also help pay for items not covered by your health plan, such as dental treatment, professional nursing services, prostheses, and funeral services. If covering a health deductible or paying for these additional treatments would be valuable to you, select a medical payments coverage amount that reflects your needs.

Though you are covered by a health plan, your state's insurance laws could require you to purchase Personal Injury Protection (PIP). PIP covers everything that medical payments coverage does, as well as rehabilitation, psychiatric treatment, lost wages, and similar costs relating to an accident.

It's a good idea to check your health plan to ensure that you do not duplicate your coverages. Depending on your health insurance, you may find that medical payments or PIP provide additional benefits.

##### Bodily Injury Liability and Uninsured/Underinsured Motorist

Given the financial assets you have specified, you should set your bodily injury liability and uninsured/underinsured motorist limits to be at least \$250,000/500,000. The dual coverage limits refer to the maximum amounts that

FIG. 2D

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2200

will be paid per person, per accident, respectively.

Remember that you should purchase the highest limits you can comfortably afford in order to obtain maximum insurance protection. Further, the low limits required in some states are typically not enough to protect you and your household.

#### Some Statistics

Why is this the case? Inpatient hospitalization costs average around \$14,000 per person nationwide. If someone is so badly hurt that they cannot work, wages may be lost during recovery. By adding the cost of lost wages to hospitalization costs, you can see why higher liability and uninsured motorist limits constitute an important protection.

#### Bodily Injury Facts

Your bodily injury liability covers you in the event you injure others in an accident. If you are held responsible for injuring someone, you are liable for the costs of their medical treatment, lost wages, and pain and suffering. You may also be subject to a lawsuit.

If a case involving personal injury caused by an automobile leads to a jury trial, injured parties typically win. Judgments in such cases can be substantial, exceeding \$250,000 for cases of severe injury. And these figures do not include attorney's fees. If you are held responsible for injuring one person in an auto accident, you could easily be looking at \$14,000 for hospitalization, the injured party's lost wages, a judgment of around \$250,000, and legal fees—all of which could add up to more than \$300,000.

Insurance helps protect you and your future from such financial calamities. As a result, it is extremely important to take these factors into account when you choose your bodily injury liability limits.

#### Uninsured/Underinsured Motorists

Uninsured or underinsured motorist liability coverage is equally important for similar reasons. These coverages protect you and your passengers if you are hit by a driver lacking full insurance coverage. If an uninsured or underinsured motorist hits your car and causes injuries, you and your passengers will have to pay for your medical treatment.

Those costs can quickly exceed the limits on many health plans, particularly for injuries that are more severe than average. For example, with four people in your car, medical treatment could be on the order of \$50,000. When you add the cost of lost wages, pain and suffering, and rehabilitation expenses, it's easy to see why higher uninsured/underinsured motorist limits are an extremely valuable protection.

#### Property Damage Liability Limits

Given the financial assets you have specified, you should select property damage bodily injury liability limits of at least \$100,000. Remember that you should purchase the highest limits you can comfortably afford in order to obtain maximum insurance protection. Further, the low limits required in some states are typically not enough to protect you and your household.

Why is this the case? Consider the cost of a new car on average—over \$20,000. If you are responsible for destroying someone else's car, you may be responsible for \$20,000. If you cause an accident which destroys someone's Porsche, you will be liable for \$40,000–\$50,000 of damage. If you hit someone's house in an accident, structural damage to a home could easily top \$50,000.

Property damage liability coverage provides a lot of protection and is inexpensive. It costs only a few dollars more to purchase a higher level of coverage.

#### Rental Car Reimbursement

Since getting around without your car would be difficult, you would probably need a

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*FIG. 2E*2200  
2

rental car. Rental car reimbursement defrays the cost of a rental car used while your car is in the shop or while your car is being replaced. When selecting your rental reimbursement coverage, be sure to consider the size and make of the vehicle that suits your needs and the typical daily rental rate for it.

**Emergency Road Service**

You may need emergency road service because:

You do not belong to an auto club or similar program which helps you pay for towing costs. In selecting an emergency road service plan, consider how much it would cost to get your vehicle towed in your area, and make sure your coverage will be adequate for these circumstances.

**Using Your Coverage Counselor Results**

You can review or change any of the personal information you entered.

After you get a quote, use the results to customize the initial coverages provided to you. Remember to print these counselor results for easy reference.

Get a quote now!

(go) 2230

Enter Zip ~ 2220


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3000

FIG. 3

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Quotes 


steps 1 2 3 4 Car Information

\*Watch this space for important tips about the quote process.

\*An Esurance policy can cover up to four cars.

\*If this is a new car, your current insurance company is the one that covered your old car.

**24/7 Customer Service**

► chat with an insurance advisor online 

► call 1 800 926 6012

► Please describe Car #1 3020

Year  3001

Make  3002 Car not listed?

Model/body style  3003

Zip code where car is parked at night.  3004

Years the primary driver of this car has been continuously insured.  3005

[Need help with this question?](#)

If you commute, miles driven one-way; if not, miles driven daily.  3006

Primary use 3007

☒ Commuting to work/school 3011 ☐ Pleasure 3008 ☐ Business 3009

Ownership 3010

☒ Paid for 3010 ☐ Financed 3012 ☐ Leased

Your current auto insurance company. 3013

Expiration date for current auto policy. 3014  mm/yyyy



Current annual auto premium (total for household). 3015  (\$ per year) Why are we asking this?

3016  3017

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FIG. 3A




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Quotes steps <span>1</span> <span>2</span> <span>3</span> <span>4</span>		3131 3100 ▶ Please tell us about the first driver who will be listed on the policy Driver's first name <input type="text" value="Ekaterina"/> 3101 3104 Date of Birth <input type="text" value="August"/> 3102 <input type="text" value="18"/> <input type="text" value="1982"/> (4-digit year) Gender 3105 <input type="radio"/> Male 3106 <input checked="" type="radio"/> Female 3103 Marital status 3108 <input checked="" type="radio"/> Single 3107 <input type="radio"/> Married Occupation <input type="text" value="Student"/> 3109 Years employed in this occupation <input type="text" value="1"/> 3110 Years licensed to drive in the U.S. <input type="text" value="1"/> 3111 Were you licensed in another country? <input type="text"/> Email address <input type="text" value="ekaterina@btlex.com"/> 3112 3113 <input checked="" type="checkbox"/> I would like to receive notifications from selected Esurance partners on related products or services.	
24/7 Customer Service ▶ chat with an insurance advisor online  ▶ call 1 800 926 6012			
▶ Driving Record Have you been cited for any violations in the past 5 years? If so, please provide details, but do not include <u>any violation cleared from your driving record.</u> If you don't recall the exact month/year, please give us your best estimate. When occurred? (mm/yyyy) Type of violation 1. <input type="text" value="01/2000"/> 3114 <input type="text" value="Evading an officer"/> 3115 2. <input type="text" value="02/2000"/> 3116 <input type="text" value="Drag racing/speed contest"/> 3117 3. <input type="text" value="03/2000"/> 3118 <input type="text" value="Speeding"/> 3119 4. <input type="text" value="04/2000"/> 3120 <input type="text" value="Committing a felony with auto"/> 3121			
▶ Accidents Have you had any accidents in the past 5 years? If so, please provide details: If you don't recall the exact month/year, please give us your best estimate. When occurred? (mm/yyyy) Type of damage 1. <input type="text" value="01/2000"/> 3122 <input type="text" value="Only my car, more than \$1000"/> 3123 2. <input type="text" value="02/2000"/> 3124 <input type="text" value="Bodily injury"/> 3125 3. <input type="text" value="03/2000"/> 3126 <input type="text" value="Damage to another's property"/> 3127 4. <input type="text" value="04/2000"/> 3128 <input type="text" value="Only my car, less than \$1000"/> 3129 next ▶▶ 3130			

10/53

3200




FIG. 3B

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
<a href="#">Quotes</a>	
<div style="border: 1px solid black; padding: 5px; width: fit-content;">Your Quote</div>	
<div> <div> <u><b>Safe Driving</b></u>            Esurance tips for safe winter driving.         </div> <div>           We're sorry.            Given the information you have provided, we regret that we cannot currently offer you coverage.         </div> </div>	
<div> <div> <u><b>International Driving</b></u>            Is your insurance valid outside the U.S.?         </div> <div>           We appreciate your consideration of Esurance.         </div> </div>	
<div> <div> <u><b>Road Rage</b></u>            Protect yourself from danger.         </div> </div>	
<div style="border: 1px solid black; padding: 5px;"> <u><b>24/7 Customer Service</b></u>            ► chat with an insurance advisor online             ► call 1 800 926 6012         </div>	
<div style="display: flex; justify-content: space-between; padding: 0 10px;"> <a href="#">Privacy Statement</a> <a href="#">Insurance Licenses</a> <a href="#">Legal Disclaimer</a> <a href="#">Insurance Ratings</a> </div>	

11/53

3300

FIG. 3C

 <b>esurance</b> Insurance. Only Better.		Buy customized auto insurance in minutes! We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>			
Quotes			
steps 1 2 3 4		Driver Discounts	
<p>These Esurance discounts can help you lower your insurance costs.</p> <p>If you become eligible for a discount after purchasing your policy, call our service center.</p> <p>New cars often have safety features that can save you money.</p>		<p>► Ekaterina may be eligible for the following discounts</p> <p>These discounts will be applied automatically if the driver qualifies.</p> <p><b>Multiple Cars:</b> You have two or more vehicles insured by the same policy with coverage for both bodily injury and property damage liability.</p> <p><b>Passive Restraints:</b> Your car is equipped with airbags and/or motorized or self-propelled seat belts.</p> <p><b>Premier:</b> You have had no moving violations or accidents in the past three years. You have also been continuously covered by auto insurance for the past three years.</p> <p><b>Premier Plus:</b> You have had no moving violations or accidents in the past five years. Additionally, you have been continuously covered by auto insurance for the past three years.</p>	
<div>           24/7 Customer Service           <ul style="list-style-type: none"> <li>► chat with an insurance advisor online </li> <li>► call 1 800 926 6012</li> </ul> </div>			
<p>Additional rate-reduction factors may apply. Check the following if true:</p>			
<p>3301 <input type="checkbox"/> <b>Good Student:</b> You are under the age of 25, enrolled as a full-time high school, college or university student, and maintain a grade point average of 3.0 (B) or better.</p>			
<p>3302 <input type="checkbox"/> <b>Resident Student:</b> You are under the age of 21 years, residing at school over 100 miles away from where the car is kept.</p>			
<p>3303 <input type="checkbox"/> <b>Single Parent:</b> You are a single adult with legal responsibility for a child living in your home.</p>			
3304 <input type="button" value="add another driver"/>		3305 <input type="button" value="get my quote ►►"/>	
<p> <a href="#">Privacy Statement</a>             <a href="#">Insurance Licenses</a>             <a href="#">Legal Disclaimer</a>             <a href="#">Insurance Ratings</a> </p>			



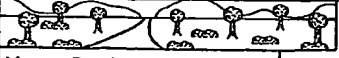
12/53

3400

FIG. 3D

**Esurance** Buy customized auto insurance in minutes!  
Insurance. Only Better. We'll help you select the right coverage to save money.

home | why buy from us | service commitment | about us | customer feedback | help center


Quotes 

Your Quote

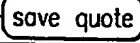
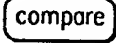
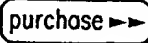
**Getting Answers**  
Need help? We're here for you 24/7.

**Fine-tuning your quote**  
Change these coverages by clicking "customize coverages".

**Buying your policy**  
Have the following on hand if you want to buy your policy:  
-Driver's license numbers  
-MC/VISA credit or debit card  
-Vehicle registration card(s)  
-Odometer readings  
-Loan/leasing information

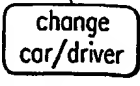
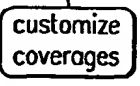
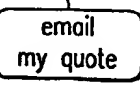
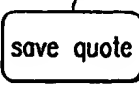

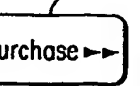
24/7 Customer Service  
► chat with an insurance advisor online   
► call 1 800 926 6012

► Your quote for a 6-month term with the coverages you selected is below.  
Policy total for 1 car: \$666.70

3401   

1997 Chevrolet		
Coverage Limits & Deductibles	Quoted Terms	Premium
<u>Bodily Injury Limits</u>	\$50,000/ \$100,000	\$134.00
<u>Property Damage Limit</u>	\$50,000	\$100.00
<u>Medical Payments Limit</u>	\$5,000	\$14.00
<u>Uninsured/Underinsured Motorist Bodily Injury Limits</u>	\$50,000/ \$100,000	\$19.00
<u>Collision Deductible</u>	\$500	\$300.00
<u>Comprehensive Deductible:</u>	\$500	\$79.00
<u>Rental Car Limits</u>	\$20/\$600	\$18.00
<u>Emergency Road Service Limits</u>	\$25	\$2.70
	<b>Car Total</b>	<b>\$666.70</b>

Policy Total \$666.70

3404  3405  3406  3407  3408  3409 

By saving your quote you will be able to come back to it later. However, please keep in mind that insurance rating factors can change. If you come back in a month or two, this quoted price may go up. So, if you like this price, buy your policy today.

You don't need to wait to become an Esurance policyholder. We can help you transfer to Esurance before your current policy expires. Just complete your Esurance purchase and then call our customer service center toll-free at 1-800-926-6012 for help with your policy transfer.


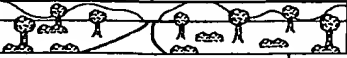

Click "purchase" to become a new policyholder in minutes.

[Privacy Statement](#) [Insurance Licenses](#) [Legal Disclaimer](#) [Insurance Ratings](#)

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3500




FIG. 3E

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
<a href="#">Log In</a>	
<a href="#">Your Account</a>	
<b>Getting Answers</b> Need help? We're here for you 24/7. <b>Fine-tuning your quote</b> Change these coverages by clicking "customize coverages". <b>Buying your policy</b> Have the following on hand if you want to buy your policy: -Driver's license numbers -MC/VISA credit or debit card -Vehicle registration card(s) -Odometer readings -Loan/leasing information	▶ Please create a new account below or <a href="#">click here</a> to login to an existing Esurance account. User name <input type="text" value="ekaterina"/> (4 to 13 letters and numbers) Password <input type="text"/> (4 to 13 letters and numbers--must include at least 1 number) Re-type password <input type="text"/> In case you ever forget your password, you can answer a question to verify your identity. Please give us the question and answer you would like to use. Your question <input type="text" value="do you know it?"/> Your answer <input type="text"/> Email address <input type="text" value="dhugehs@btlex.com"/> <input type="checkbox"/> I would like to receive notifications from selected Esurance partners on related products or services. <input type="button" value="cancel"/> <input type="button" value="next"/>
<b>24/7 Customer Service</b> ▶ chat with on insurance advisor online  ▶ call 1 800 926 6012	Privacy Statement Insurance Licenses Legal Disclaimer Insurance Ratings

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3600


FIG. 3F

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
<a href="#">Quotes</a>	
<div>Save Your Quote</div>	
<b><u>Safe Driving</u></b> Esurance tips for safe winter driving.	▶ Please save your quote for future reference. Enter a quote name of up to 25 characters in length.
<b><u>International Driving</u></b> Is your insurance valid outside the U.S.?	Quote name <span style="margin-left: 20px;">3601</span> <div>Ekaterina-Blazer</div>
<b><u>Road Rage</u></b> Protect yourself from danger.	<div>3602 <input type="checkbox"/> Please email my quote to me.</div> <div>save quote ▶▶ <span style="margin-left: 20px;">3603</span></div>
<div>24/7 Customer Service</div> <div>▶ chat with an insurance advisor online </div> <div>▶ call 1 800 926 6012</div>	
<a href="#">Privacy Statement</a> <a href="#">Insurance Licenses</a> <a href="#">Legal Disclaimer</a> <a href="#">Insurance Ratings</a>	

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3700

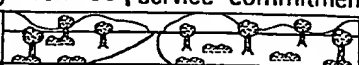
FIG. 3G


**esurance**

customized auto insurance in minutes!  
 Insurance. Only Better. We'll help you select the right coverage to save money.

[home](#) | [why buy from us](#) | [service commitment](#) | [about us](#) | [customer feedback](#) | [help center](#)

[Quotes](#)




[Quote Comparison](#)

**Safe Driving**  
 Esurance tips for safe winter driving.

**International Driving**  
 Is your insurance valid outside the U.S.?

**Road Rage**  
 Protect yourself from danger.

**24/7 Customer Service**  
 ► chat with on insurance advisor online   
 ► call 1 800 926 6012

**► Your Quote--Comparisons**  
 Take a look at how Esurance's quote compares with other insurers' quotes for the same levels of coverage.

[purchase ►►](#) 3702

	1997 Chevrolet
<b>Esurance</b>	<b>\$674.50</b>
State Farm	\$611.69
Allstate Insurance	\$805.00
SAFECO	\$679.60

3701

When comparing Esurance to other companies, be sure to look at the coverage levels, quality ratings and customer service commitment. Quotes from other insurers are general representations which are not guaranteed and are provided for comparison only. Actual rates will differ.

Your Esurance quote can be updated for purchase during the next 3 months. However, the premium may vary due to changes in your personal information or our rates.

If you are currently insured by another provider, we can help you transfer to Esurance even before the expiration date of your policy. Just complete your Esurance purchase and call our customer service center at 1-800-926-6012 to put the transfer in motion.

3703 [change car/driver](#)

3704 [customize coverages](#)

3705 [email my quote](#)

3706 [save quote](#)

3707 [purchase ►►](#)

3708 [Back to quote summary](#)

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[Insurance Ratings](#)


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3800

FIG. 3H

**esurance** Buy customized auto insurance in minutes!  
Insurance. Only Better. We'll help you select the right coverage to save money.

home | why buy from us | service commitment | about us | customer feedback | help center


Quotes 

[Change Car/Driver Info](#)

**Safe Driving**  
Esurance tips for safe winter driving.

**International Driving**  
Is your insurance valid outside the U.S.?

**Road Rage**  
Protect yourself from danger.

**24/7 Customer Service**  
► chat with an insurance advisor online   
► call 1 800 926 6012

► We're ready to help you change your quote. Just click on a category below.

- [Car Information](#) 3801
- [Driver Information](#) 3802
- [Driver and Car Matching](#) 3803
- [Coverages/Coverage Levels](#) 3804


[cancel](#) 3805 [recalculate](#) 3806

[Privacy Statement](#) [Insurance Licenses](#) [Legal Disclaimer](#) [Insurance Ratings](#)


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3840

FIG. 31


**esurance** Buy customized auto insurance in minutes!  
 Insurance. Only Better. We'll help you select the right coverage to save money.

[home](#) | [why buy from us](#) | [service commitment](#) | [about us](#) | [customer feedback](#) | [help center](#)

[Quotes](#)



[Customize Coverages](#)










**Safe Driving**  
 Esurance tips for safe winter driving.

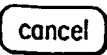

**International Driving**  
 Is your insurance valid outside the U.S.?

**Road Rage**  
 Protect yourself from danger.

► Change your terms and click the next button below for a new quote.  
 For help in selecting your limits and deductibles, click on the coverage name.

**24/7 Customer Service**  
 ► chat with an insurance advisor online   
 ► call 1 800 926 6012

1997 Chevrolet Blazer		
Coverage Limits & Deductibles	Esurance Terms	Quoted Terms
<a href="#">Bodily Injury Limits</a>	\$50,000/\$100,000 	\$50,000/\$100,000
<a href="#">Property Damage Limit</a>	\$50,000 	\$50,000
<a href="#">Medical Payments Limit</a>	\$5,000 	\$5,000
<a href="#">Uninsured/Underinsured Motorist Bodily Injury Limits</a>	\$50,000/\$100,000 	\$50,000/\$100,000
<a href="#">Uninsured Motorist Property Damage</a>	None 	None
<a href="#">Collision Deductible</a>	\$500 	\$500
<a href="#">Comprehensive Deductible</a>	\$500 	\$500
<a href="#">Rental Car Limits</a>	\$20/\$600 	\$20/\$600
<a href="#">Emergency Road Service Limits</a>	\$25 	\$25




3842   3843 3841

[Privacy Statement](#) [Insurance Licenses](#) [Legal Disclaimer](#) [Insurance Ratings](#)

18/53

3900




FIG. 3J

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
<a href="#">Quotes</a>	
<div style="border: 1px solid black; padding: 2px;">Your Quote</div>	
<b>Safe Driving</b> Esurance tips for safe winter driving.	▶ Please tell us where to email your quote. Email address <div style="border: 1px solid black; padding: 2px;">ekaterina@btlex.com</div> 3901
<b>International Driving</b> Is your insurance valid outside the U.S.?	Should we update your account with this address? 3902 <input checked="" type="radio"/> Yes 3903 <input type="radio"/> No
<b>Road Rage</b> Protect yourself from danger.	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center;">cancel</div> <div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center;">email my quote</div> </div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> 3904           3905         </div>
<div style="border: 1px solid black; padding: 5px;"> <b>24/7 Customer Service</b>          ▶ chat with on insurance advisor online           ▶ call 1 800 926 6012       </div>	
<a href="#">Privacy Statement</a> <a href="#">Insurance Licenses</a> <a href="#">Legal Disclaimer</a> <a href="#">Insurance Ratings</a>	

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3810

FIG. 3K


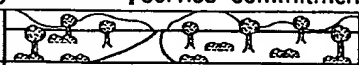

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.																							
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>																							
<a href="#">Quotes</a>																							
<a href="#">Car Summary</a>																							
<b>Safe Driving</b> Esurance tips for safe winter driving.	► Please make changes to your existing quote information below:																						
<b>International Driving</b> Is your insurance valid outside the U.S.?																							
<b>Road Rage</b> Protect yourself from danger.																							
<b>24/7 Customer Service</b> ► chat with an insurance advisor online  ► call 1 800 926 6012																							
3814																							
<table border="1"> <thead> <tr> <th></th> <th>Car #1</th> </tr> </thead> <tbody> <tr> <td>Year</td> <td>1997</td> </tr> <tr> <td>Make</td> <td>Chevrolet</td> </tr> <tr> <td>Model/body style</td> <td>Blazer</td> </tr> <tr> <td>Commute mileage, one-way</td> <td>0-3</td> </tr> <tr> <td>Zip code</td> <td>46220</td> </tr> <tr> <td>Currently insured by</td> <td>American Family</td> </tr> <tr> <td>Years continuously insured</td> <td>4</td> </tr> <tr> <td>Ownership</td> <td>Paid for</td> </tr> <tr> <td>Primary use</td> <td>Commuting</td> </tr> <tr> <td></td> <td><a href="#">&gt;Edit</a></td> </tr> </tbody> </table>			Car #1	Year	1997	Make	Chevrolet	Model/body style	Blazer	Commute mileage, one-way	0-3	Zip code	46220	Currently insured by	American Family	Years continuously insured	4	Ownership	Paid for	Primary use	Commuting		<a href="#">&gt;Edit</a>
	Car #1																						
Year	1997																						
Make	Chevrolet																						
Model/body style	Blazer																						
Commute mileage, one-way	0-3																						
Zip code	46220																						
Currently insured by	American Family																						
Years continuously insured	4																						
Ownership	Paid for																						
Primary use	Commuting																						
	<a href="#">&gt;Edit</a>																						
3812	add another car																						
next ►	3813																						
3811																							
<a href="#">Privacy Statement</a> <a href="#">Insurance Licenses</a> <a href="#">Legal Disclaimer</a> <a href="#">Insurance Ratings</a>																							



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FIG. 3L

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.																							
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>																							
Quotes																							
Driver Information																							
<u>Safe Driving</u> Esurance tips for safe winter driving. <u>International Driving</u> Is your insurance valid outside the U.S.? <u>Road Rage</u> Protect yourself from danger.	► Please make changes to your existing quote information below:																						
24/7 Customer Service ► chat with an insurance advisor online  ► call 1 800 926 6012	<table border="1"> <thead> <tr> <th></th> <th>Driver #1</th> </tr> </thead> <tbody> <tr> <td>First Name</td> <td>Ekaterina</td> </tr> <tr> <td>Gender</td> <td>F</td> </tr> <tr> <td>Marital status</td> <td>S</td> </tr> <tr> <td>Occupation</td> <td>Accountant</td> </tr> <tr> <td>Years employed in this occupation</td> <td>5</td> </tr> <tr> <td>Years licensed to drive in the U.S.</td> <td>5</td> </tr> <tr> <td>Accidents</td> <td>0</td> </tr> <tr> <td>Violations</td> <td>0</td> </tr> <tr> <td>Discounts</td> <td>0</td> </tr> <tr> <td></td> <td><a href="#">&gt;Edit</a></td> </tr> </tbody> </table>		Driver #1	First Name	Ekaterina	Gender	F	Marital status	S	Occupation	Accountant	Years employed in this occupation	5	Years licensed to drive in the U.S.	5	Accidents	0	Violations	0	Discounts	0		<a href="#">&gt;Edit</a>
	Driver #1																						
First Name	Ekaterina																						
Gender	F																						
Marital status	S																						
Occupation	Accountant																						
Years employed in this occupation	5																						
Years licensed to drive in the U.S.	5																						
Accidents	0																						
Violations	0																						
Discounts	0																						
	<a href="#">&gt;Edit</a>																						
3824	3821																						
3822	3823																						
<a href="#">add another driver</a> <a href="#">next ►►</a>																							
<a href="#">Privacy Statement</a> <a href="#">Insurance Licenses</a> <a href="#">Legal Disclaimer</a> <a href="#">Insurance Ratings</a>																							


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FIG. 3M

 **Insurance** Buy customized auto insurance in minutes!  
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home | why buy from us | service commitment | about us | customer feedback | help center


Quotes 

steps 1 2 3 4 Matching Drivers to Cars





\*With your information about who drives each car, we can give you the right rate. ► Here are your existing car and driver associations. Are they still valid?

\*If your use of each car varies, give us your best estimate.

24/7 Customer Service

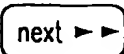
► chat with an insurance advisor online 

► call 1 800 926 6012

	1997 Chevrolet Blazer 4 dr	1986 Ford Mustang LX Convertible, 8-Cyl, 302ci
Driver	Ekaterina	Dewayne
	More than half the time 	Less than a quarter of the time 
	3831      3833	3832      3834
	A quarter to half the time 	More than half the time 

Note: If there are more than 2 drivers, select "more than half the time" for the driver using a car the most, even if their actual use is less.

Need help assigning drivers?

3835 

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4000

FIG. 4

**esurance** Buy customized auto insurance in minutes!  
Insurance. Only Better. We'll help you select the right coverage to save money.

home | why buy from us | service commitment | about us | customer feedback | help center


Log In 

Welcome

**Safe Driving**  
Esurance tips for safe winter driving.

**International Driving**  
Is your insurance valid outside the U.S.?

**Road Rage**  
Protect yourself from danger.

**24/7 Customer Service**  
► chat with an insurance advisor online   
► call 1 800 926 6012

► To access your account, please tell us your Esurance user name and password. If you don't remember your password, then tell us your Esurance user name and click on "forgot my password."

User name  (4 to 13 letters and numbers)

Password  (4 to 13 letters and numbers)




cancel forgot my password next ►

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4100


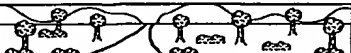

FIG. 4A

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
Log In	
	<input type="text"/> <input type="password"/> <input type="button" value="Forgot My Password"/>
<b>Safe Driving</b> Esurance tips for safe winter driving.	► Please answer the question below to log into your account. To retrieve your password for future use, please call customer service at 1-800-926-6012.
<b>International Driving</b> Is your insurance valid outside the U.S.?	Here is the question you gave us: do you know it? ~4103
<b>Road Rage</b> Protect yourself from danger.	Please tell us the answer to the question above: <input type="text"/> ~4101
<b>24/7 Customer Service</b> ► chat with an insurance advisor online  ► call 1 800 926 6012	If you cannot answer the question, please call 1-800-926-6012 for assistance.
	<input type="button" value="next ►"/> ~4102
<a href="#">Privacy Statement</a> <a href="#">Insurance Licenses</a> <a href="#">Legal Disclaimer</a> <a href="#">Insurance Ratings</a>	

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4200


FIG. 4B

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
Your Account	
Your Account	4215
<b>Safe Driving</b> Esurance tips for safe winter driving.	Would you like to change your <u>personal account information</u> ?
<b>International Driving</b> Is your insurance valid outside the U.S.?	► Esurance Policies Our records show that you have not purchased an Esurance policy. If this information is not correct, please call our customer service center at 1-800-926-6012.
<b>Road Rage</b> Protect yourself from danger.	► Esurance Quotes
<b>24/7 Customer Service</b> ► chat with an insurance advisor online  ► call 1 800 926 6012	Click on the quote name to view your quote or change any information.
	Quote Name 4212
	<u>Ekaterina-Blazer</u> <input type="button" value="email my quote"/> <input type="button" value="delete"/> <input type="button" value="purchase ►►"/>
	<u>Dewayne &amp; Katya-Test</u> <input type="button" value="email my quote"/> <input type="button" value="delete"/> <input type="button" value="purchase ►►"/>
	4211
	<u>Dewayne &amp; Ekot-Test</u> <input type="button" value="email my quote"/> <input type="button" value="delete"/> <input type="button" value="purchase ►►"/>
	4210
	Would you like a <u>new quote</u> ? 4214
	4213
	<a href="#">Back to Esurance Home Page</a>
<a href="#">Privacy Statement</a> <a href="#">Insurance Licenses</a> <a href="#">Legal Disclaimer</a> <a href="#">Insurance Ratings</a>	

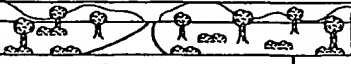
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5000

FIG. 5

 **esurance** Buy customized auto insurance in minutes!  
Insurance. Only Better. We'll help you select the right coverage to save money.

[home](#) | [why from us](#) | [service commitment](#) | [about us](#) | [customer feedback](#) | [help center](#)


Purchase 

Your Policy

**Get Answers**  
Need help? We're here for you 24/7.

**Rely On Your Coverage**  
Esurance is insurance you can trust. 5001

**Complete Your Purchase**  
You're almost finished! Here's what to expect.

**24/7 Customer Service**  
► chat with an insurance advisor online   
► call 1 800 926 6012

What date would you like your policy to begin?  
The effective date must be on or after 11/24/2000. The policy will take effect at 12:01 AM (in the time zone of record) on this date, or at the time you accept our offer, if the policy is to be effective today.

12/01/2000 (mm/dd/yyyy)

► Please provide information about Dewayne, the policyholder:

First name MI Last name  
Dewayne A Hughes  
5002 5003 5004

Mailing address  
5005

City State Zip code  
Indianapolis IN 46220  
5006 5007 5008

Is this address:  
5009 ☒ Home 5010 ☐ Business 5011 ☐ Both

Phone Fax (optional)  
317 255 5013 5014  
5012 5015

Driver's license number Issuing state  
8910-89 IN 5016 5017

Email address (required for policy holder)  
5018 dhugehs@btlex.com

Your email address will only be used by Esurance to contact you about your policy or insurance coverages and will not be shared or sold to a third party without your approval unless otherwise required by law or state regulation.


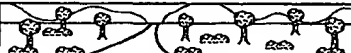




5019   5020

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5100

FIG. 5A

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
Purchase	
Your Policy	
<p>► Please provide information about Ekaterina:</p> <p>Get Answers Need help? We're here for you 24/7.</p> <p>Rely On Your Coverage Esurance is insurance you can trust.</p> <p>Complete Your Purchase You're almost finished! Here's what to expect.</p> <p>24/7 Customer Service ► chat with an insurance advisor online  ► call 1 800 926 6012</p>	
<p>First name MI Last name  <input type="text" value="Ekaterina"/> <input type="text" value="V"/> <input type="text" value="Gridneva"/></p> <p>Your relationship to policy holder ~ 5101  <input type="text" value="Spouse"/> </p> <p>Mailing Address  <input type="text"/></p> <p>City State Zip code  <input type="text" value="Indianapolis"/> <input type="text" value="IN"/>  <input type="text" value="46220"/></p> <p>Is this address:  <input checked="" type="radio"/> Home <input type="radio"/> Business <input type="radio"/> Both</p> <p>Phone Fax (optional)  <input type="text" value="317"/> - <input type="text"/> - <input type="text"/></p> <p>Driver's license number Issuing state  <input type="text" value="8910"/> <input type="text" value="IN"/> </p> <p>Email address (required for policy holder)  <input type="text" value="dhugehs@btlex.com"/></p> <p>Your email address will only be used by Esurance to contact you about your policy or insurance coverages and will not be shared or sold to a third party without your approval unless otherwise required by law or state regulation.</p> <p> <input type="button" value="clear"/> <input type="button" value="next"/> ~ 5102       </p> <p> <a href="#">Privacy Statement</a> <a href="#">Insurance Licenses</a> <a href="#">Legal Disclaimer</a> <a href="#">Insurance Ratings</a> </p>	


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5200

FIG. 5B


**esurance** Buy customized auto insurance in minutes!  
Insurance. Only Better. We'll help you select the right coverage to save money.

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Purchase 



Car Identification Data

**Get Answers**  
Need help? We're here for you 24/7.  
**Rely On Your Coverage**  
Esurance is insurance you can trust.  
**Complete Your Purchase**  
You're almost finished! Here's what to expect.

**24/7 Customer Service**  
► chat with an insurance advisor online   
► call 1 800 926 6012

► Please complete the following information

Car	Odometer mileage	VIN	Ownership
1997 Chevrolet Blazer4 dr	<input type="text" value="29876"/> 5211	<input type="text" value="1FABP27MXGF302"/> 5212	<input type="text" value="Dewayne"/> 5213
1986 Ford Mustang LXConvertible, 8-Cyl, 302ci	<input type="text" value="106543"/> 5214	<input type="text" value="1GNDT13W9V218"/> 5215	<input type="text" value="Dewayne"/> 5216

 5221  5222

What's a VIN?



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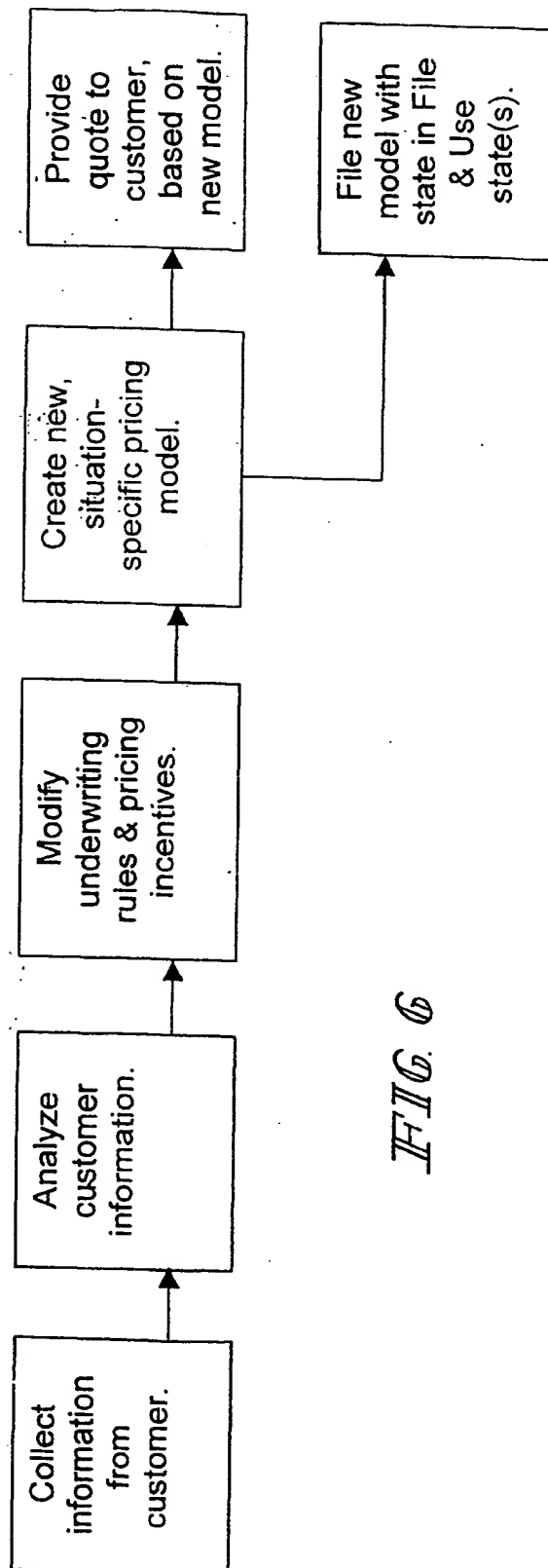
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5300

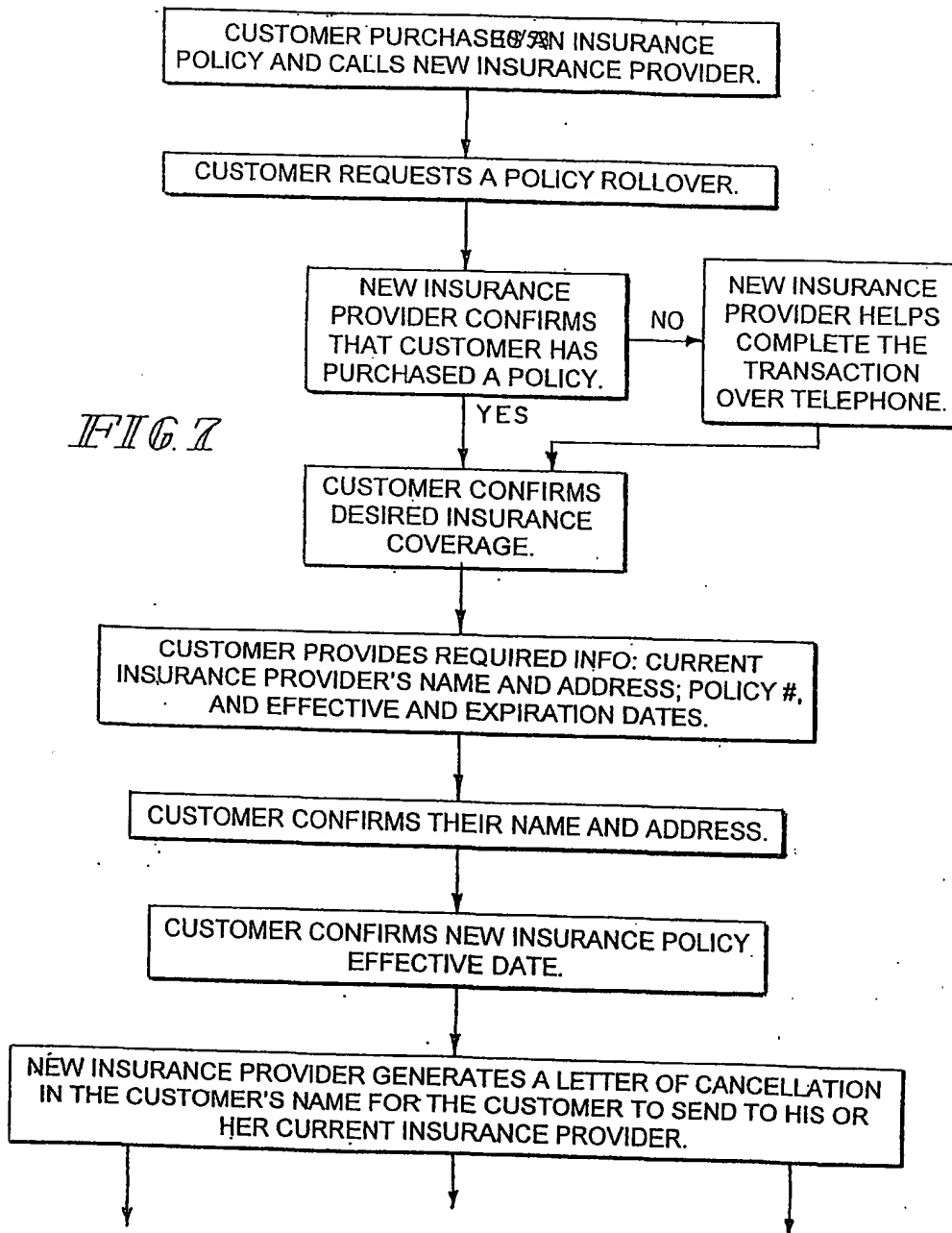
FIG. 5C

 <b>esurance</b> Buy customized auto insurance in minutes! Insurance. Only Better. We'll help you select the right coverage to save money.	
<a href="#">home</a>   <a href="#">why buy from us</a>   <a href="#">service commitment</a>   <a href="#">about us</a>   <a href="#">customer feedback</a>   <a href="#">help center</a>	
Purchase Payment Information	<div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <b>Get Answers</b> 5301          Need help? We're here for you 24/7. 5302       </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <b>Rely On Your Coverage</b>          Esurance is insurance you can trust.       </div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 10px;"> <b>Complete Your Purchase</b>          You're almost finished! Here's what to expect.       </div> <div style="border: 1px solid black; padding: 5px;"> <b>24/7 Customer Service</b>          ▶ chat with an insurance advisor online           ▶ call 1 800 926 6012       </div>
<div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> <p>► <b>Payment terms</b></p> <p><input type="radio"/> Pay \$318.08 now, and \$168.98 monthly for the next 4 months.</p> <p><input checked="" type="radio"/> Pay \$994.00 every 6 months.</p> <p>If you pay monthly with a credit card, your credit card will be automatically charged each month.</p> <p>► <b>Pay by Credit Card</b></p> <p>Credit card 5303 Credit card number Expiration date</p> <p><input type="radio"/> MasterCard <span style="border: 1px solid black; padding: 2px 10px;">128745678321678</span> <span style="border: 1px solid black; padding: 2px 10px;">02/2001</span> (mm/yyyy)</p> <p><input checked="" type="radio"/> VISA 5304 5305 5306</p> <p>Note: We cannot accept debit cards unless they feature a MasterCard or VISA logo. 5307</p> <p>Social Security Number of the card holder <span style="border: 1px solid black; padding: 2px 10px;">312</span> - <span style="border: 1px solid black; padding: 2px 10px;">80</span> - <span style="border: 1px solid black; padding: 2px 10px;">2337</span></p> <p>Please confirm your billing address information. This should be the same address that appears on your credit card statement. If what you see here is not the same as that address, please update it to reflect the correct billing address.</p> </div> <div style="width: 50%;"> <p>First name MI Last name</p> <p>5308 <span style="border: 1px solid black; padding: 2px 10px;">Dewayne</span> <span style="border: 1px solid black; padding: 2px 10px;">A</span> 5309 <span style="border: 1px solid black; padding: 2px 10px;">Hughes</span> 5310</p> <p>Billing address</p> <p>5311 <span style="border: 1px solid black; padding: 2px 10px;"></span></p> <p>City State Zip code</p> <p>5312 <span style="border: 1px solid black; padding: 2px 10px;">INDIANAPOLIS</span> 5313 <span style="border: 1px solid black; padding: 2px 10px;">IN</span> <span style="border: 1px solid black; padding: 2px 10px;">46220</span> 5314</p> <p>Phone number</p> <p>5315 <span style="border: 1px solid black; padding: 2px 10px;"></span></p> <p>Note: Billing and renewal notices will be sent by email. Please be sure to let us know if your email address changes.</p> <p>Policy email address <span style="border: 1px solid black; padding: 2px 10px;">dhugehs@btlex.com</span> 5316</p> <p>5317 <input type="checkbox"/> Check here to update your account with this email address.</p> <p>5318 <span style="border: 1px solid black; padding: 2px 10px;">next</span> Concerned about <u>security</u>?</p> <p>Please review our <u>refund policy</u>.</p> <p style="text-align: center;"> <a href="#">Privacy Statement</a>   <a href="#">Insurance Licenses</a>   <a href="#">Legal Disclaimer</a>   <a href="#">Insurance Ratings</a> </p> </div> </div>	

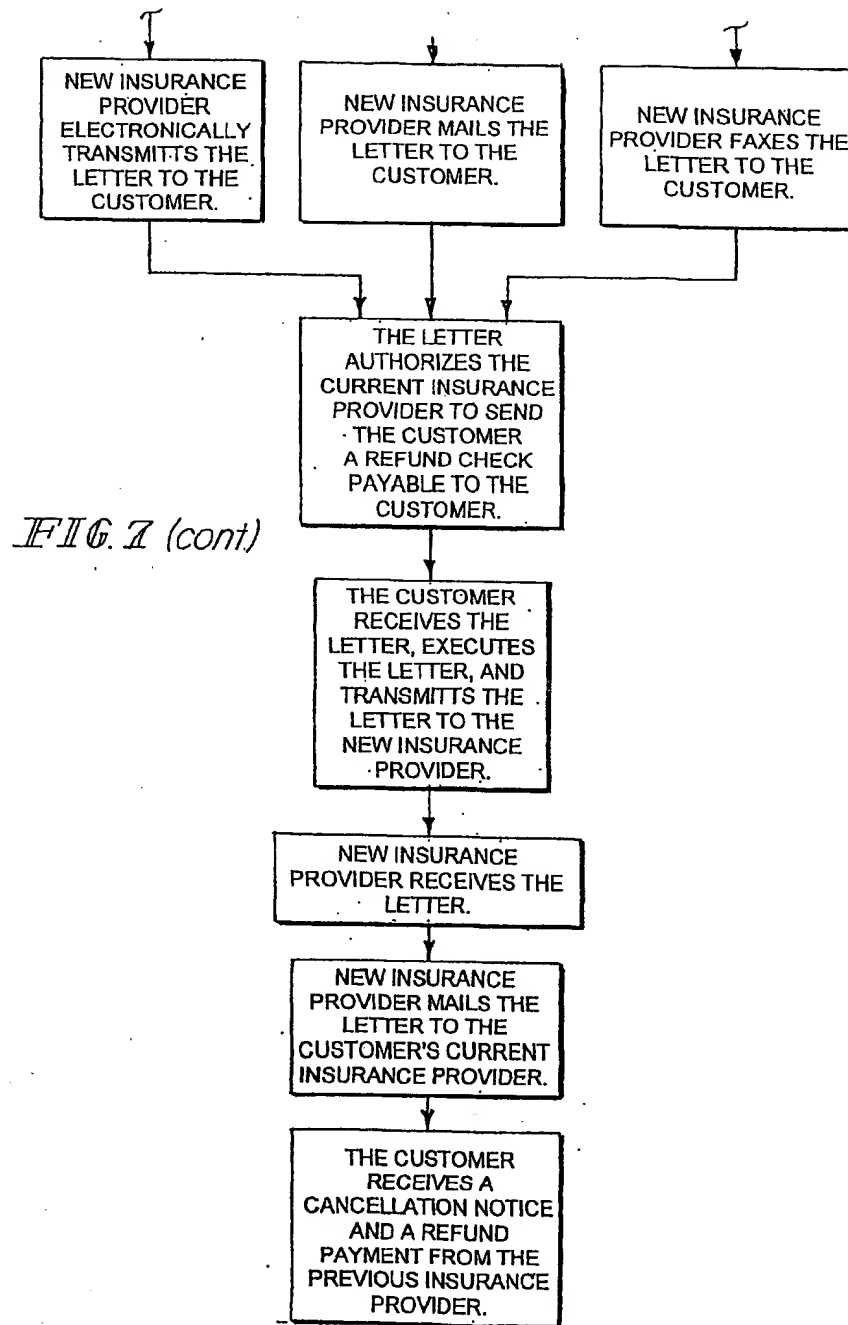
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*FIG. 6*

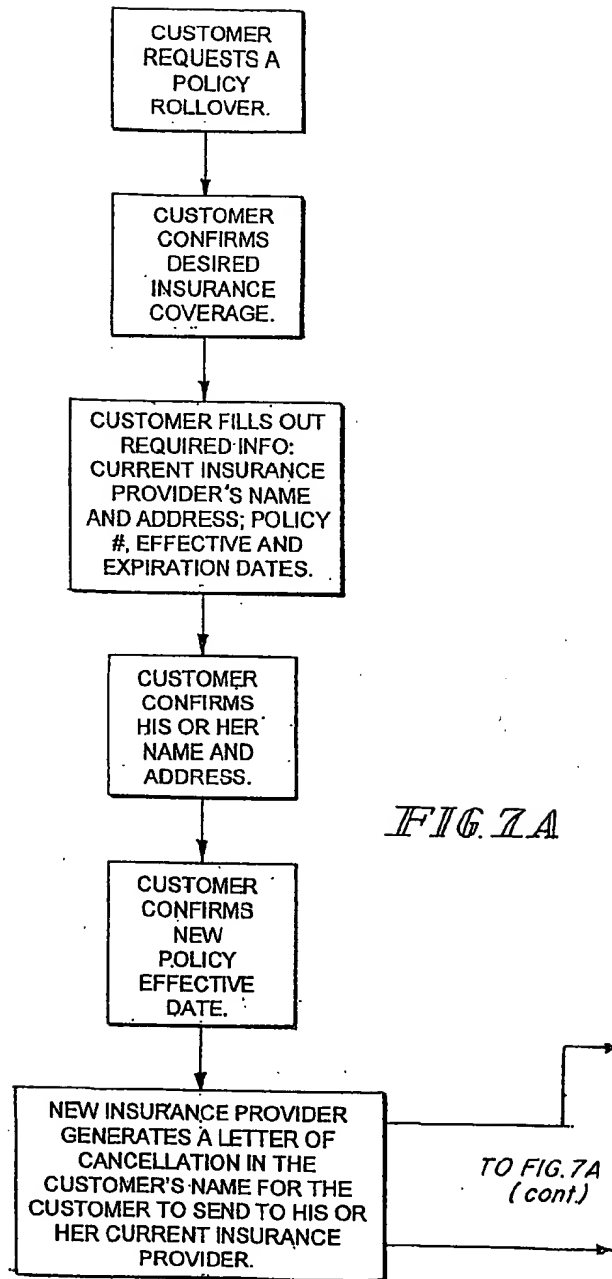
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*TO FIG. 7 (cont.)*

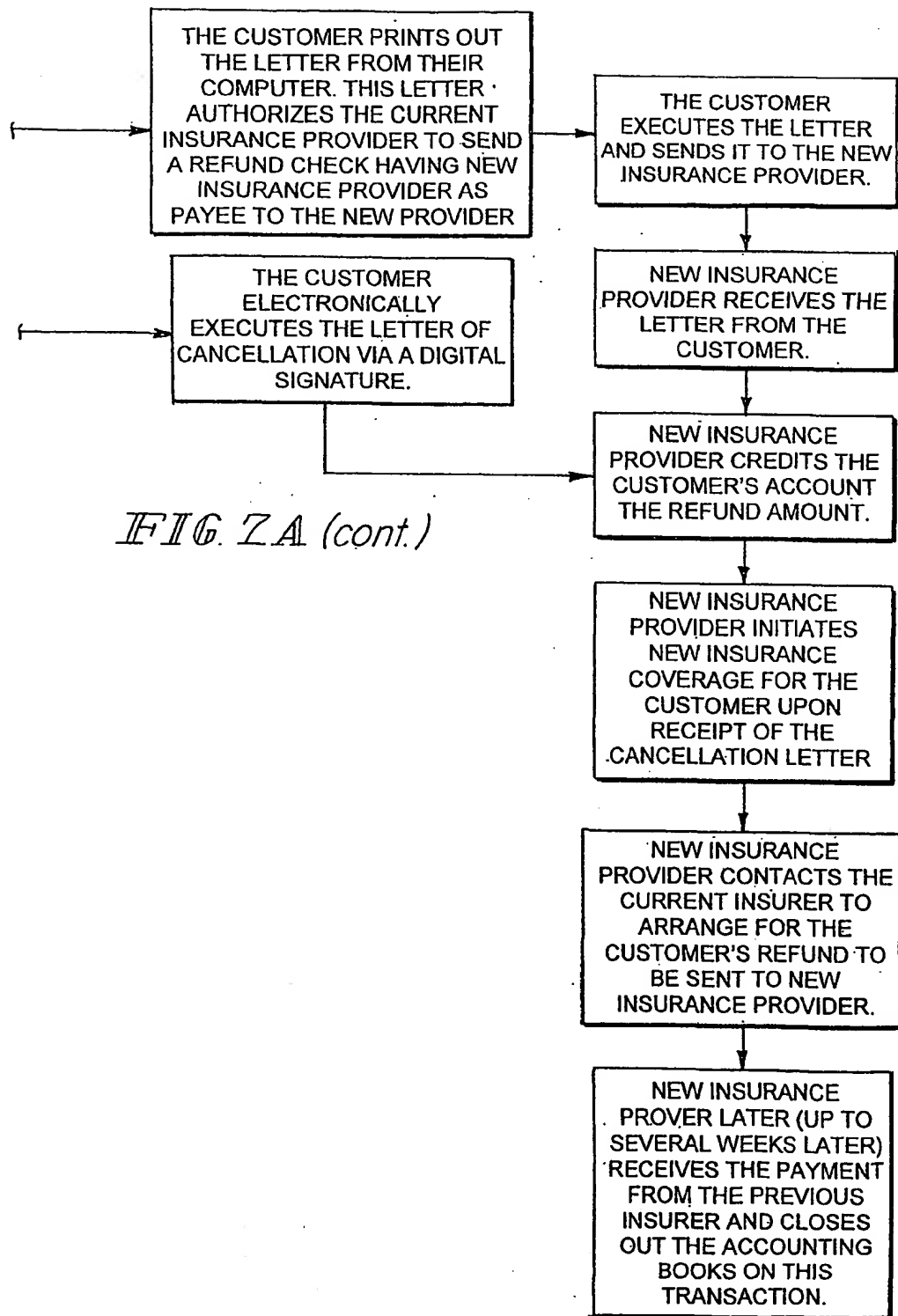
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*FIG. 7A (cont.)*

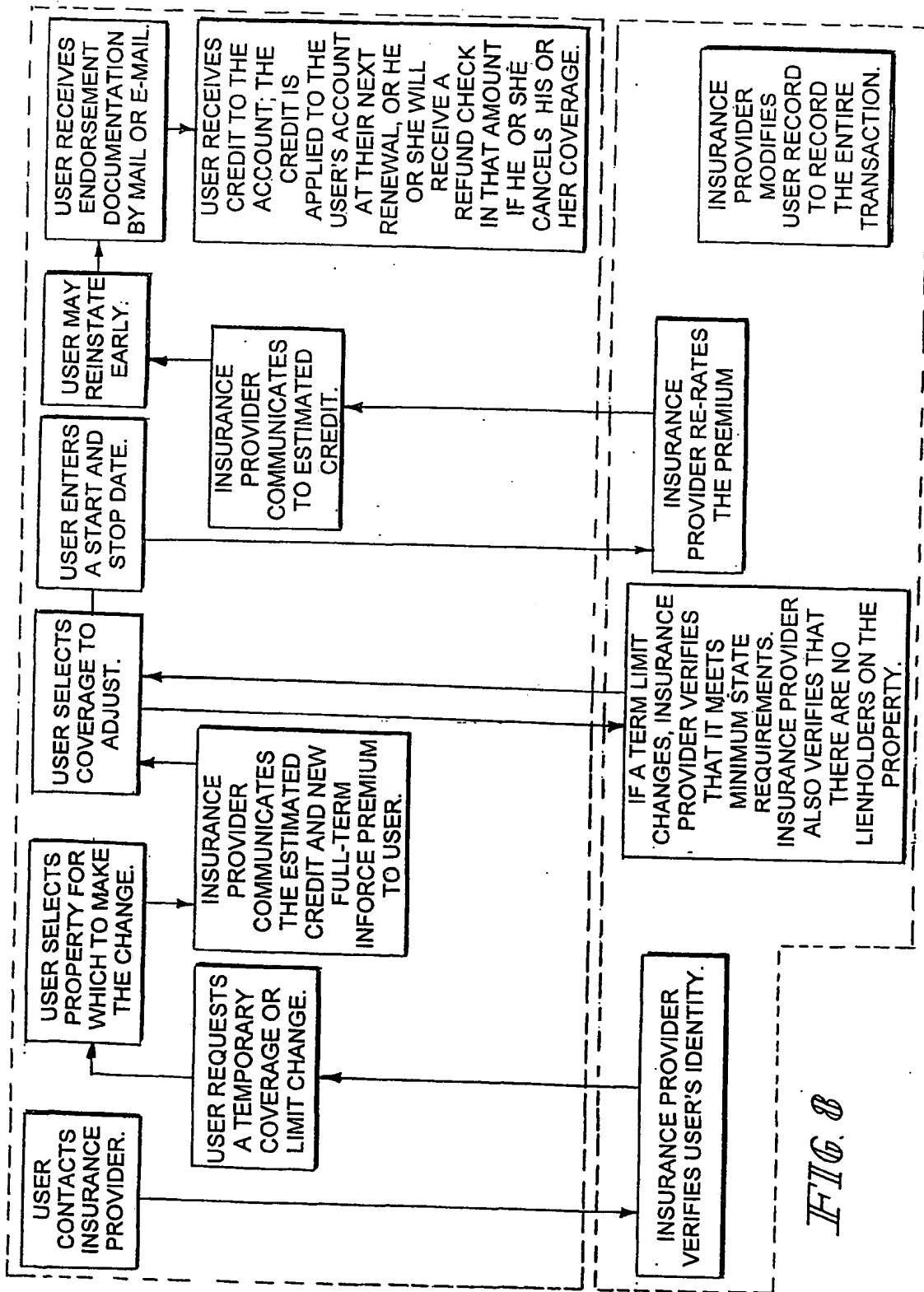
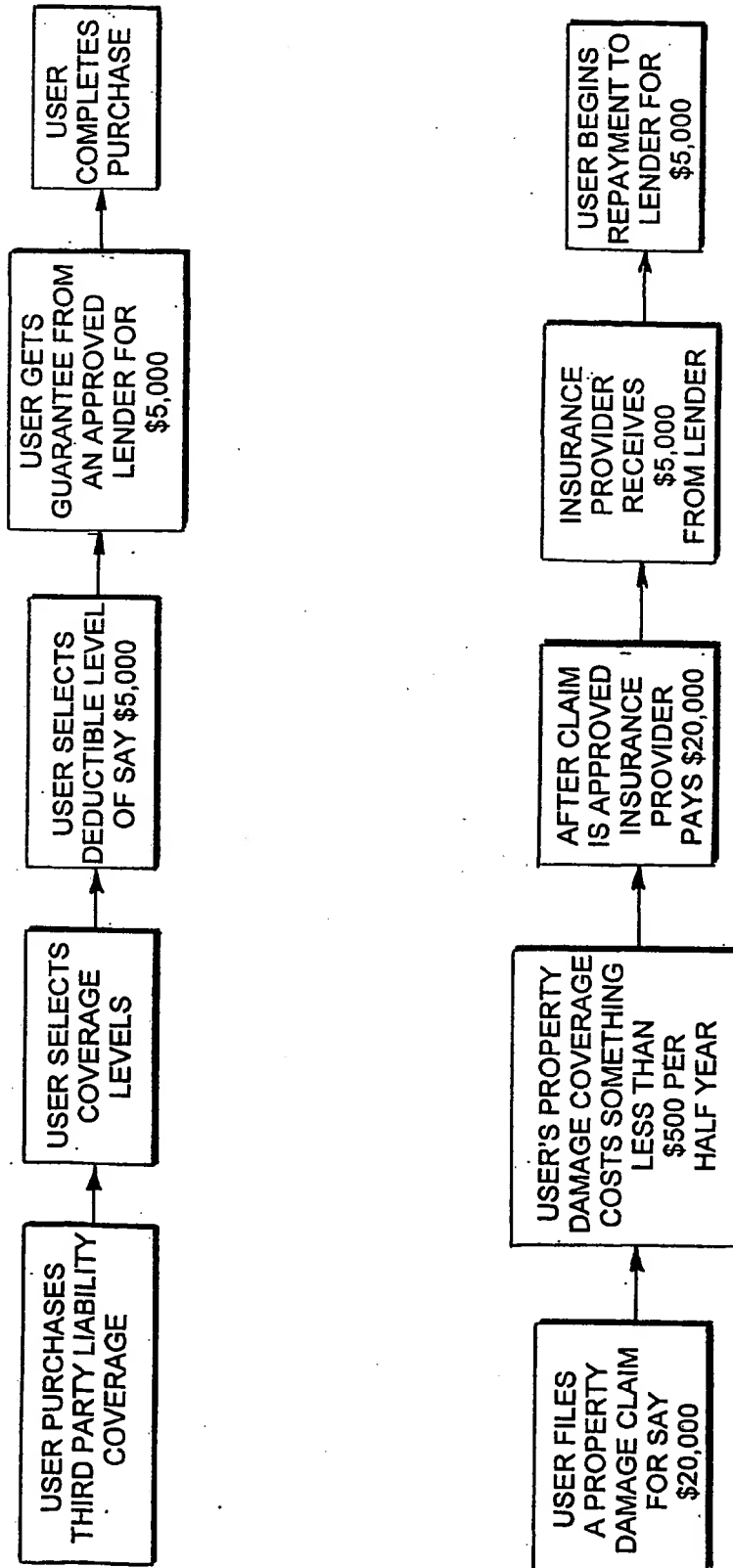


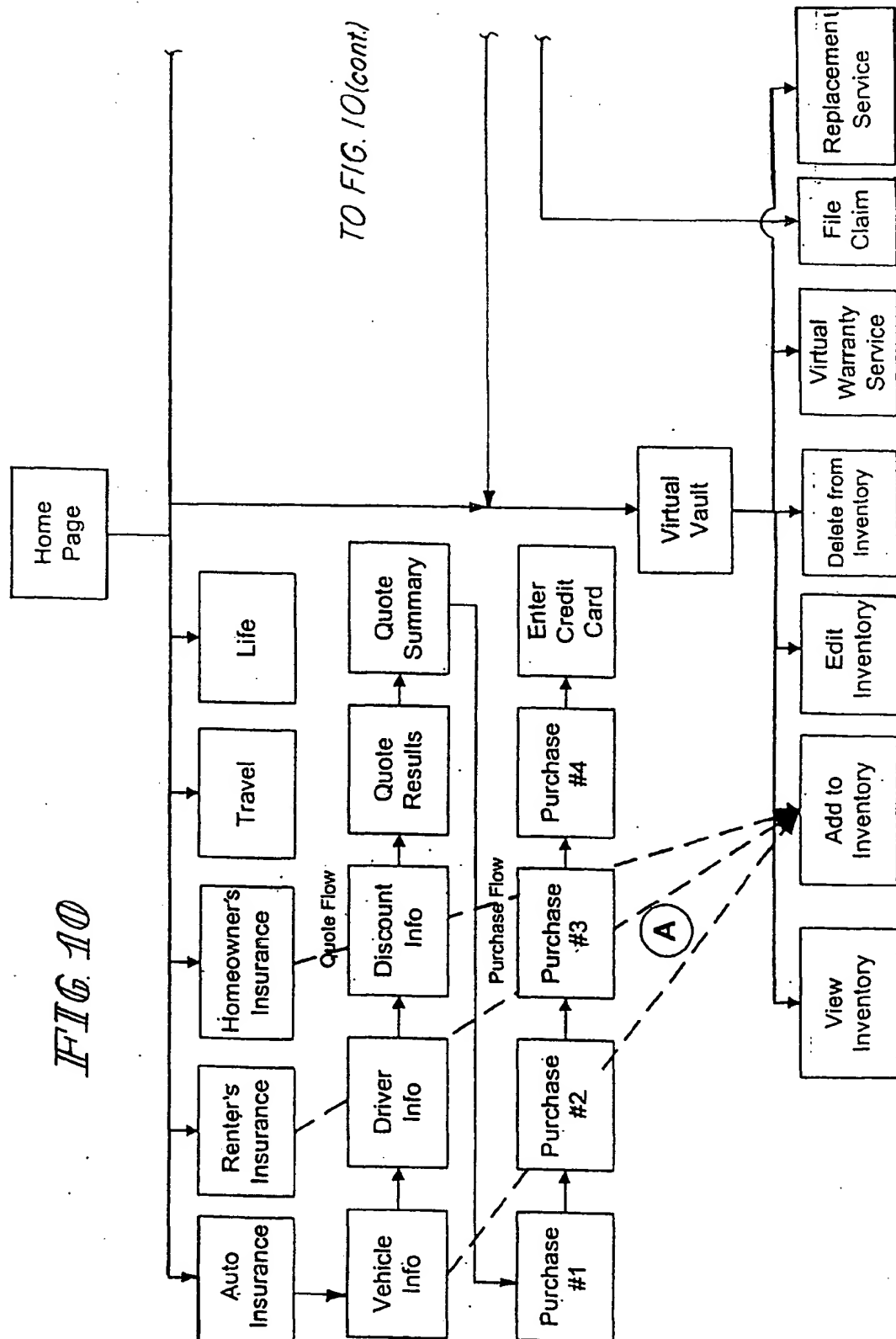
FIG. 3

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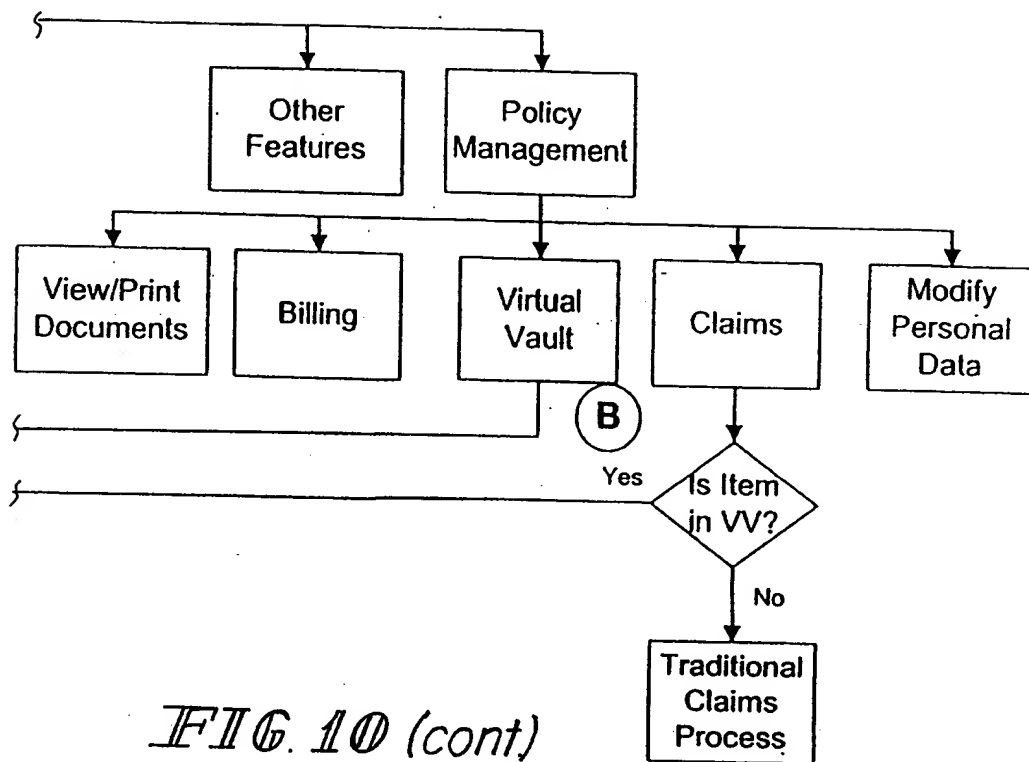
*FIG. 9*



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*FIG. 10 (cont)*

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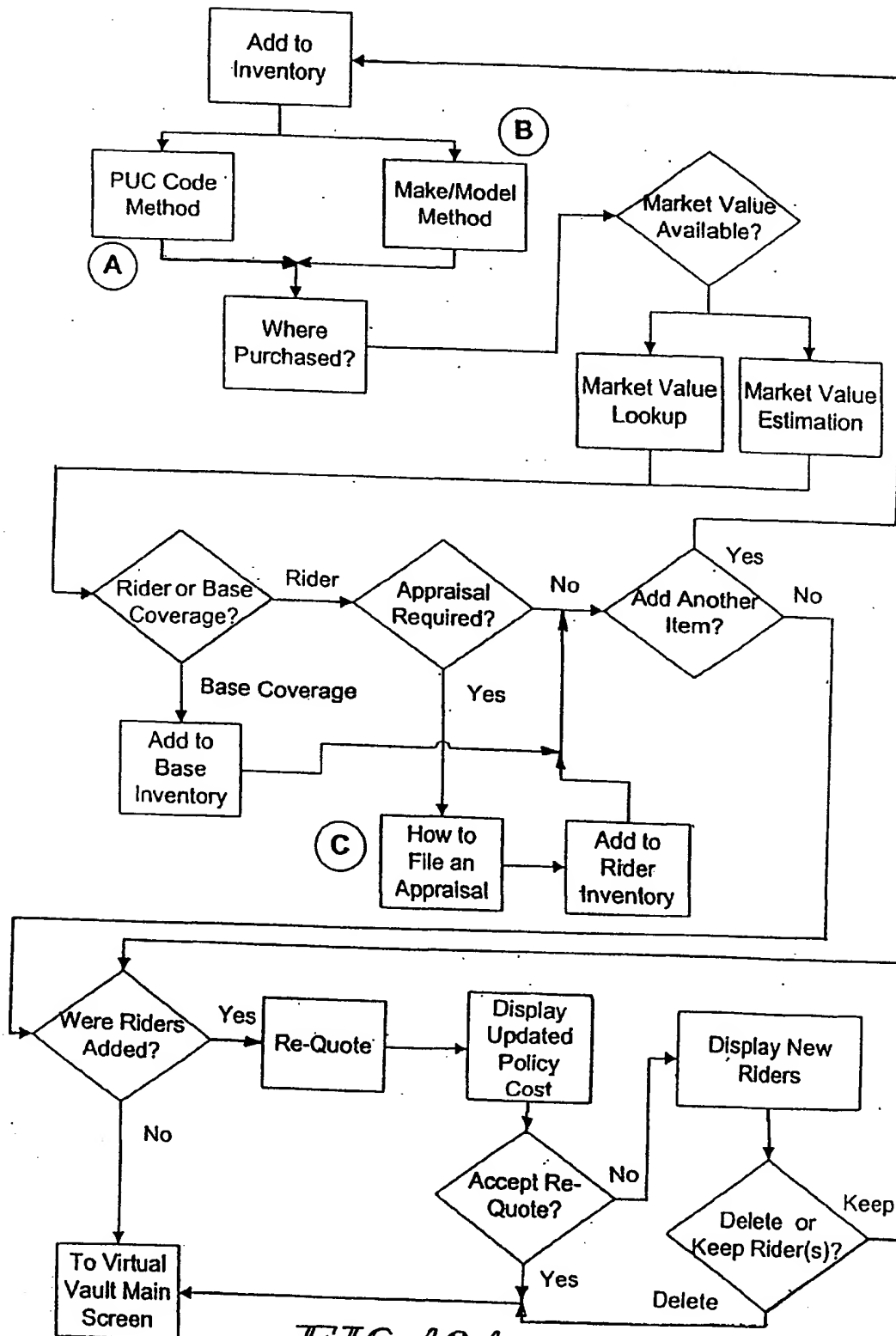
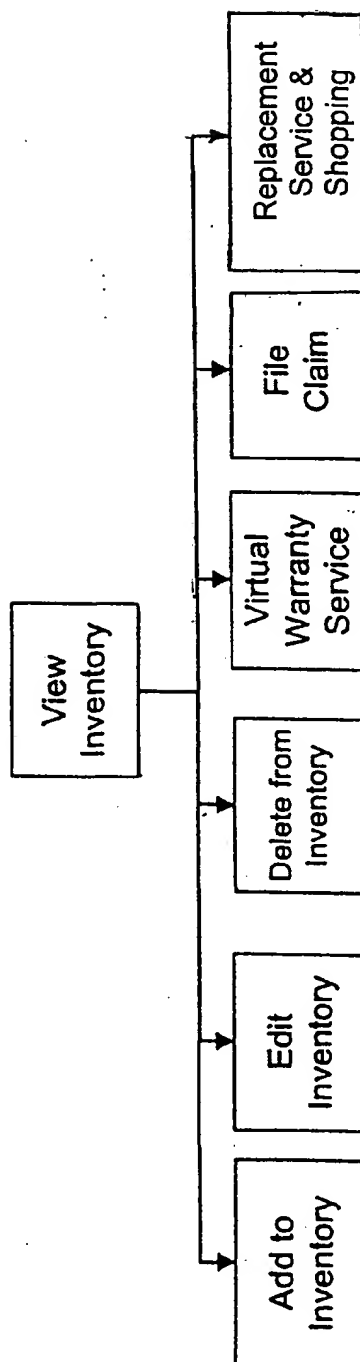
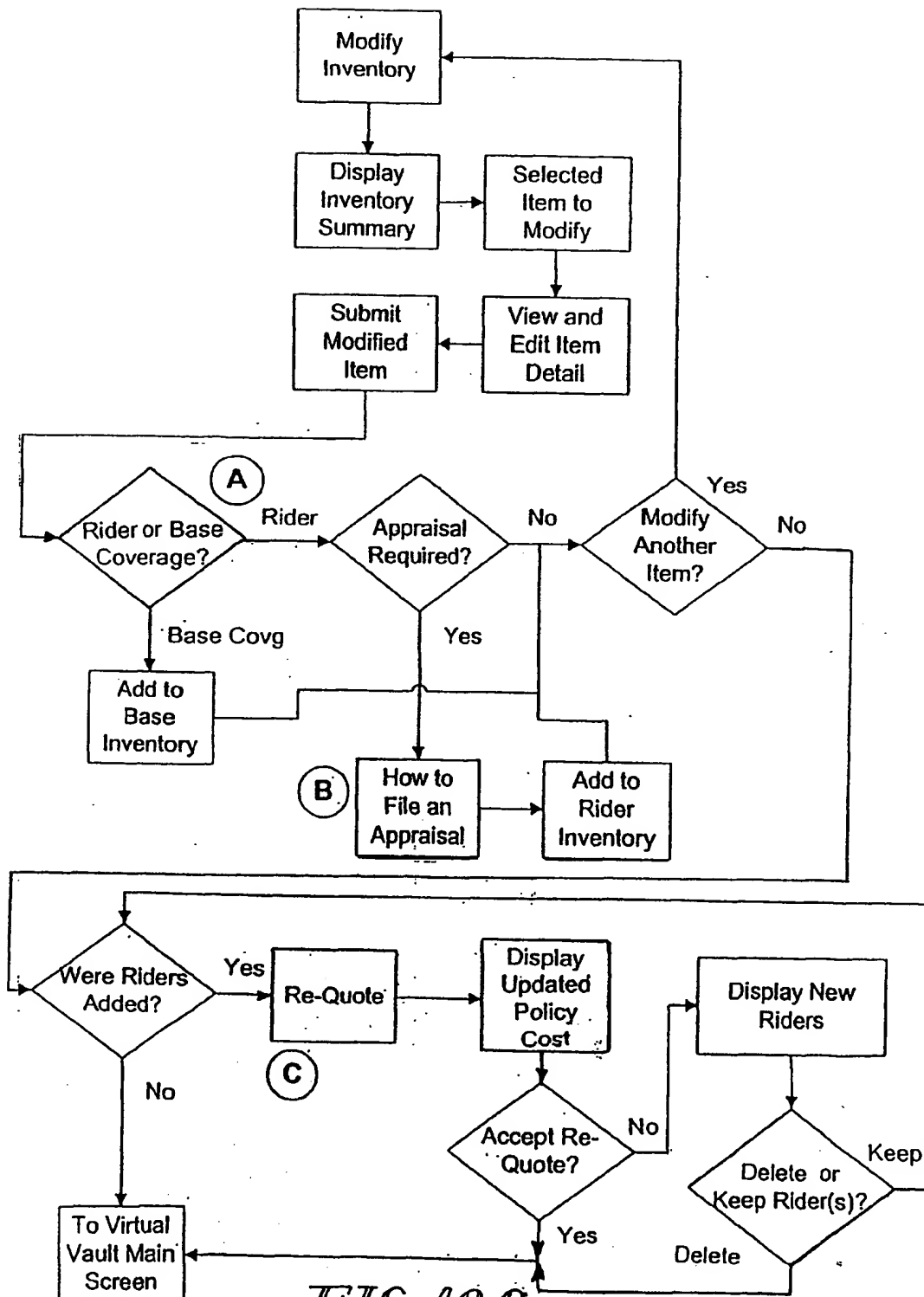


FIG. 10A

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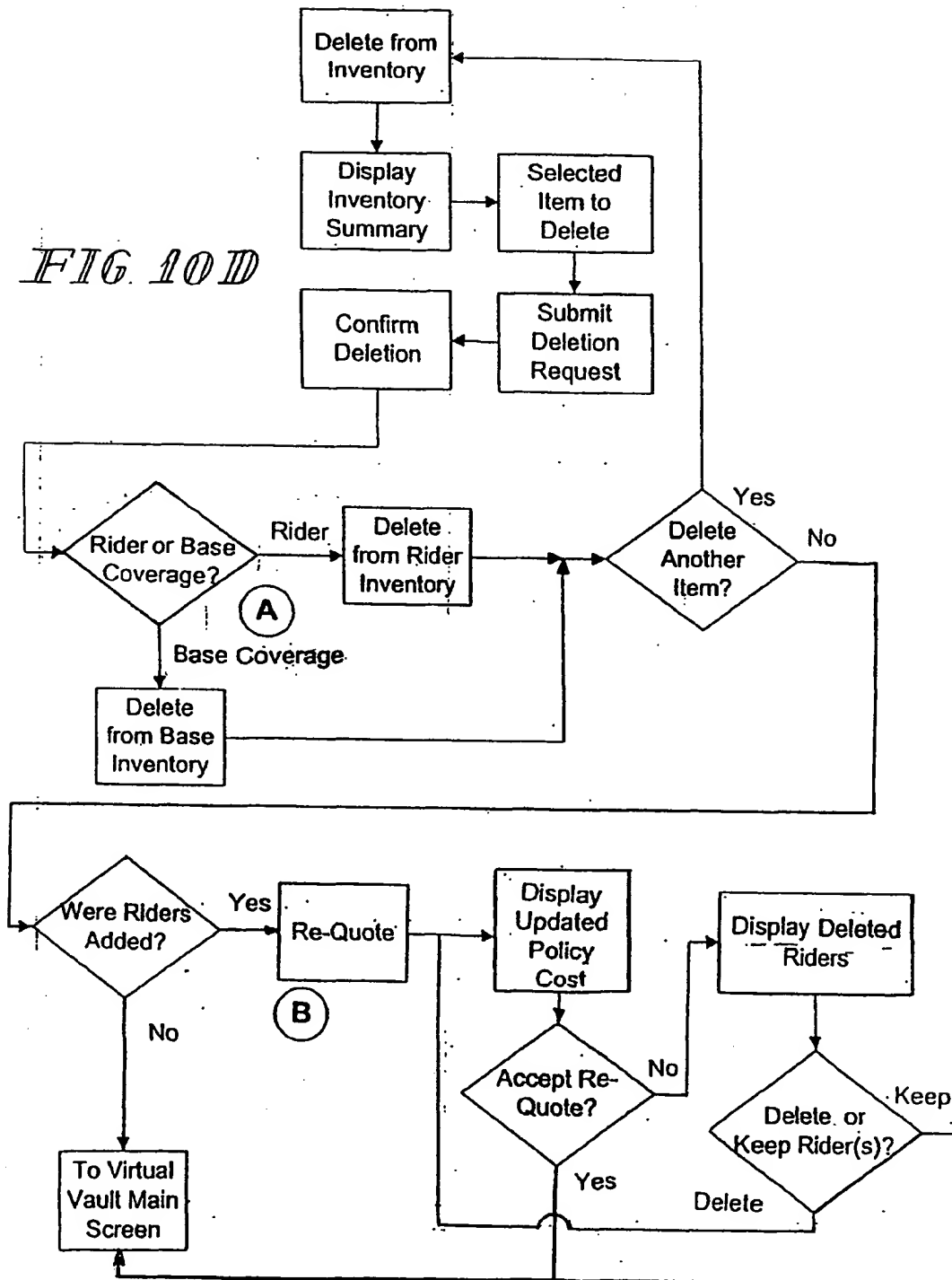
*FIG. 10B*

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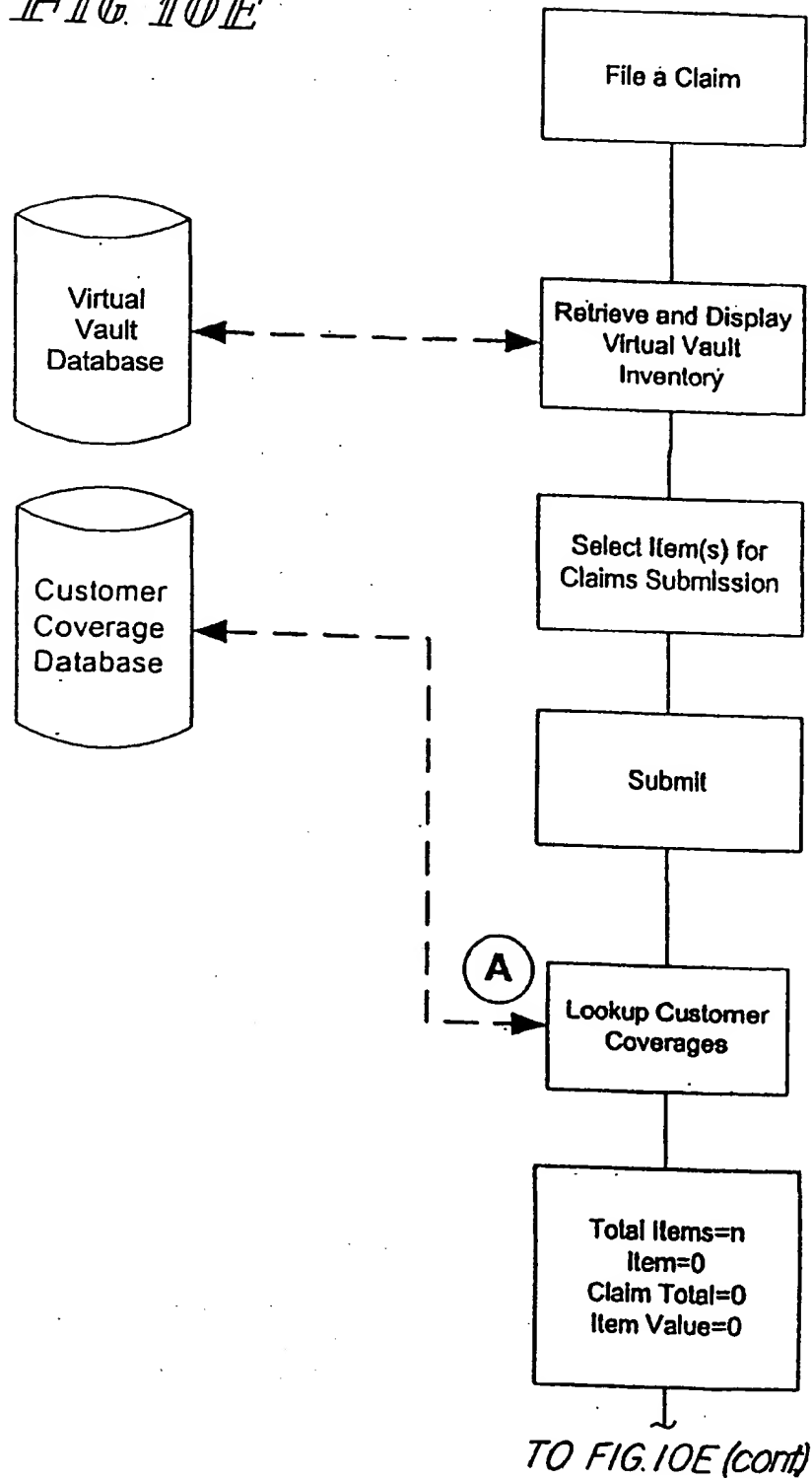


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FIG 10D



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*FIG 10E*

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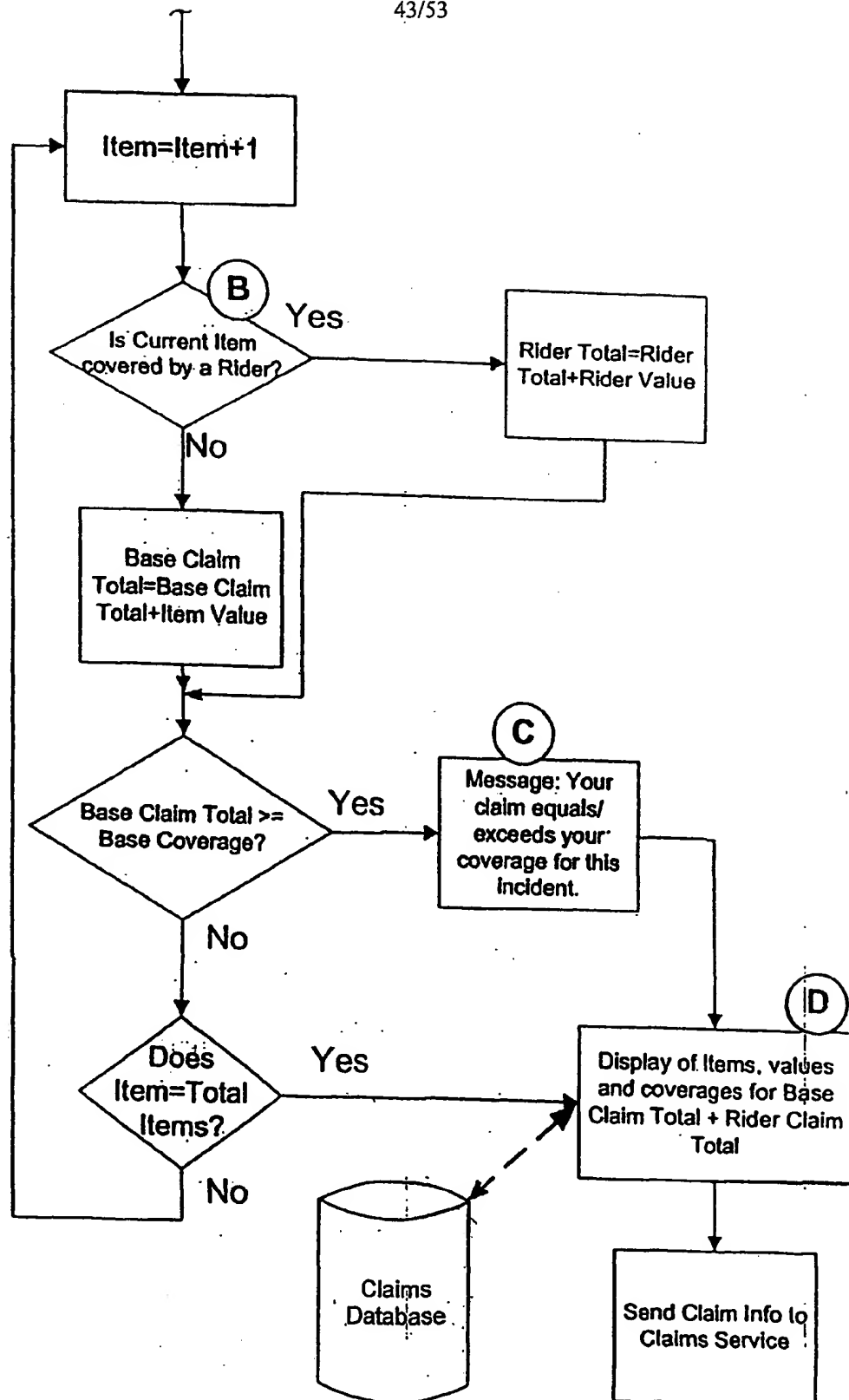
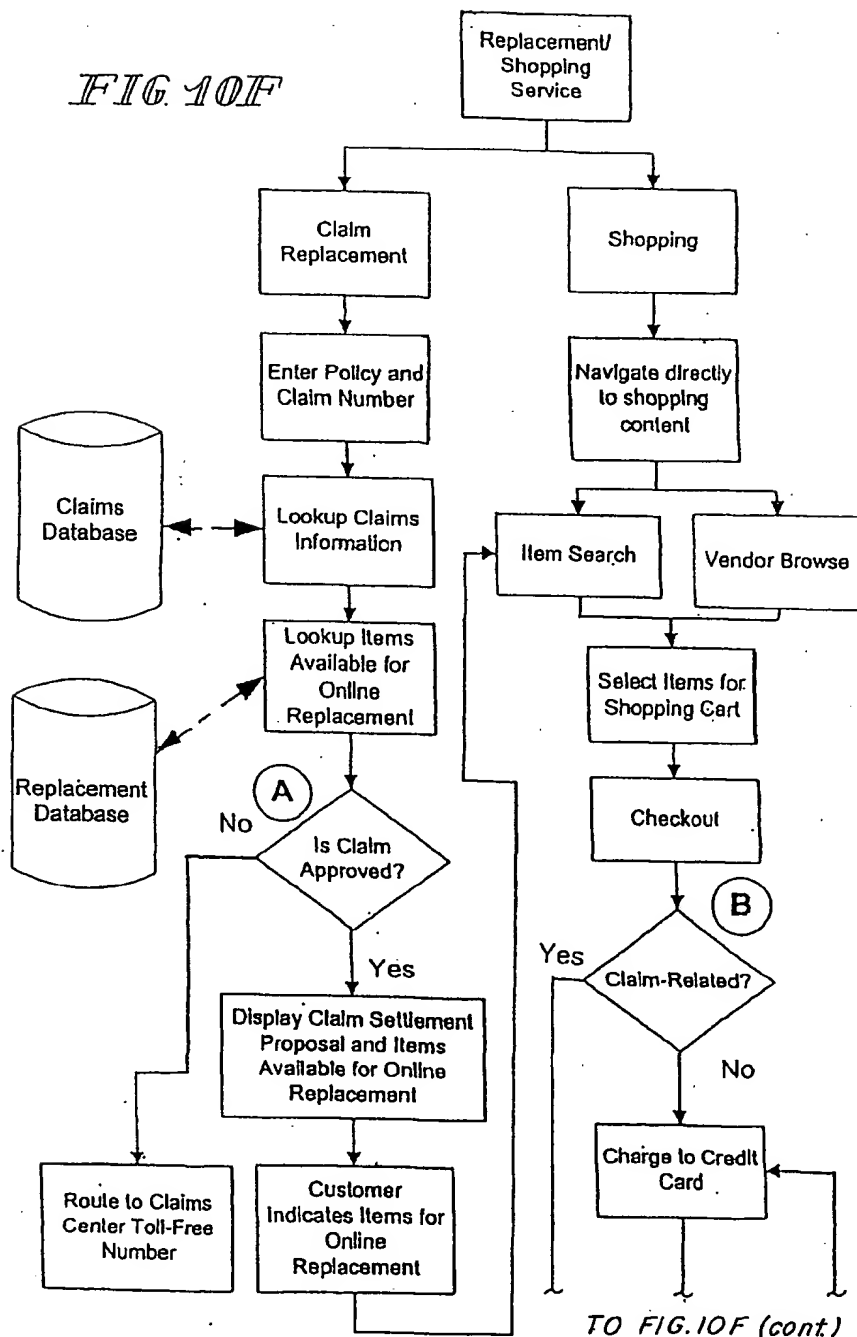
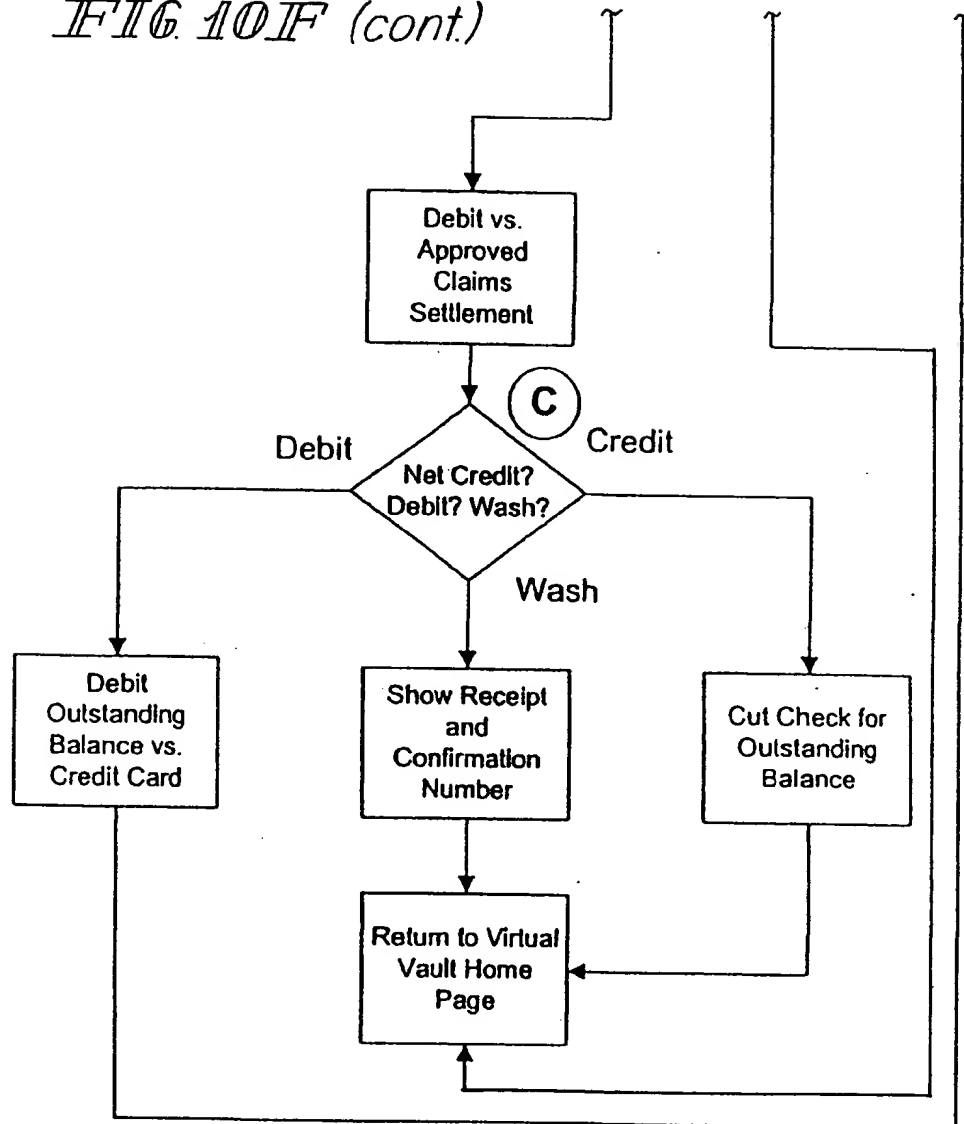




FIG 10F

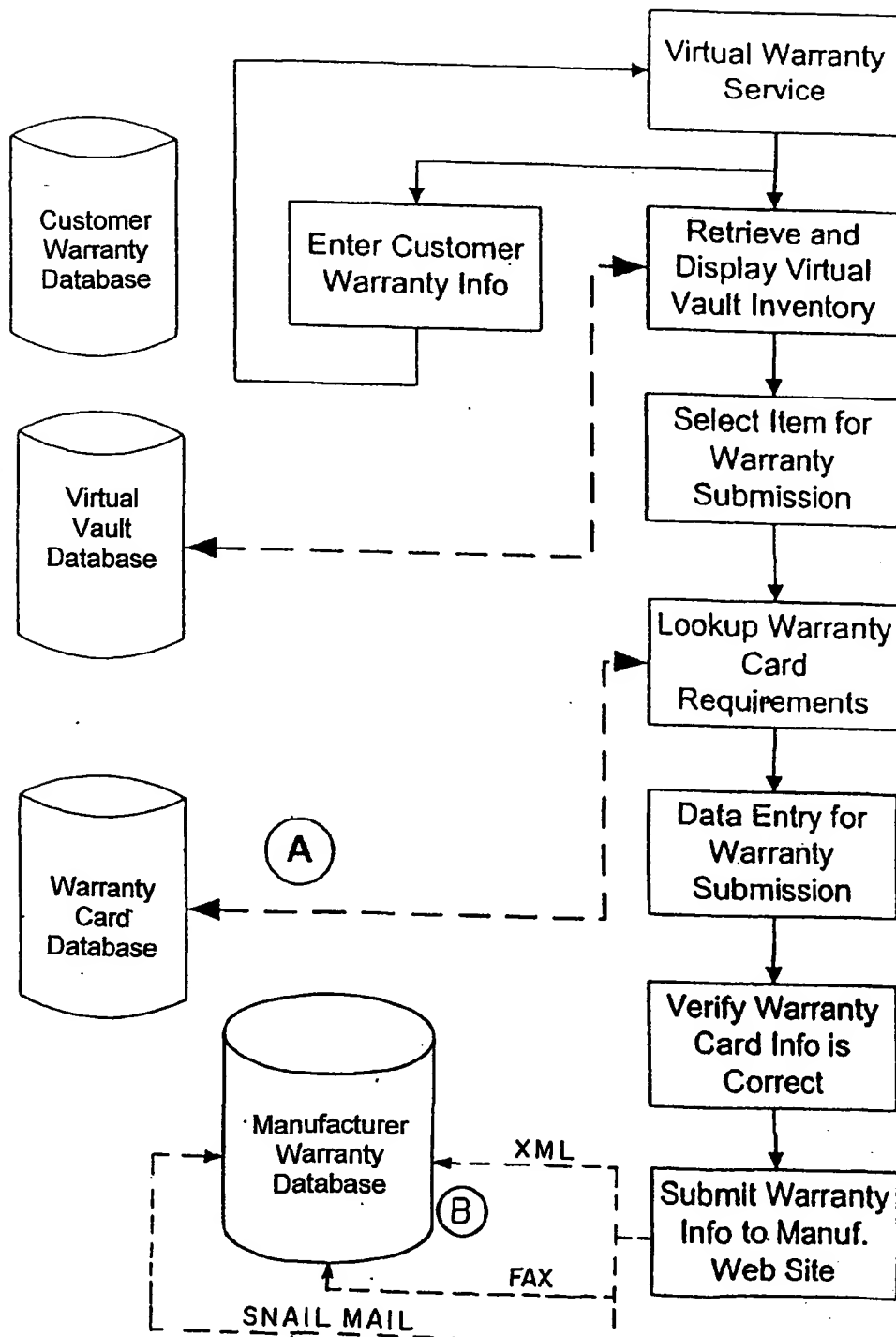


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*FIG. 10F (cont.)*



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FIG. 106



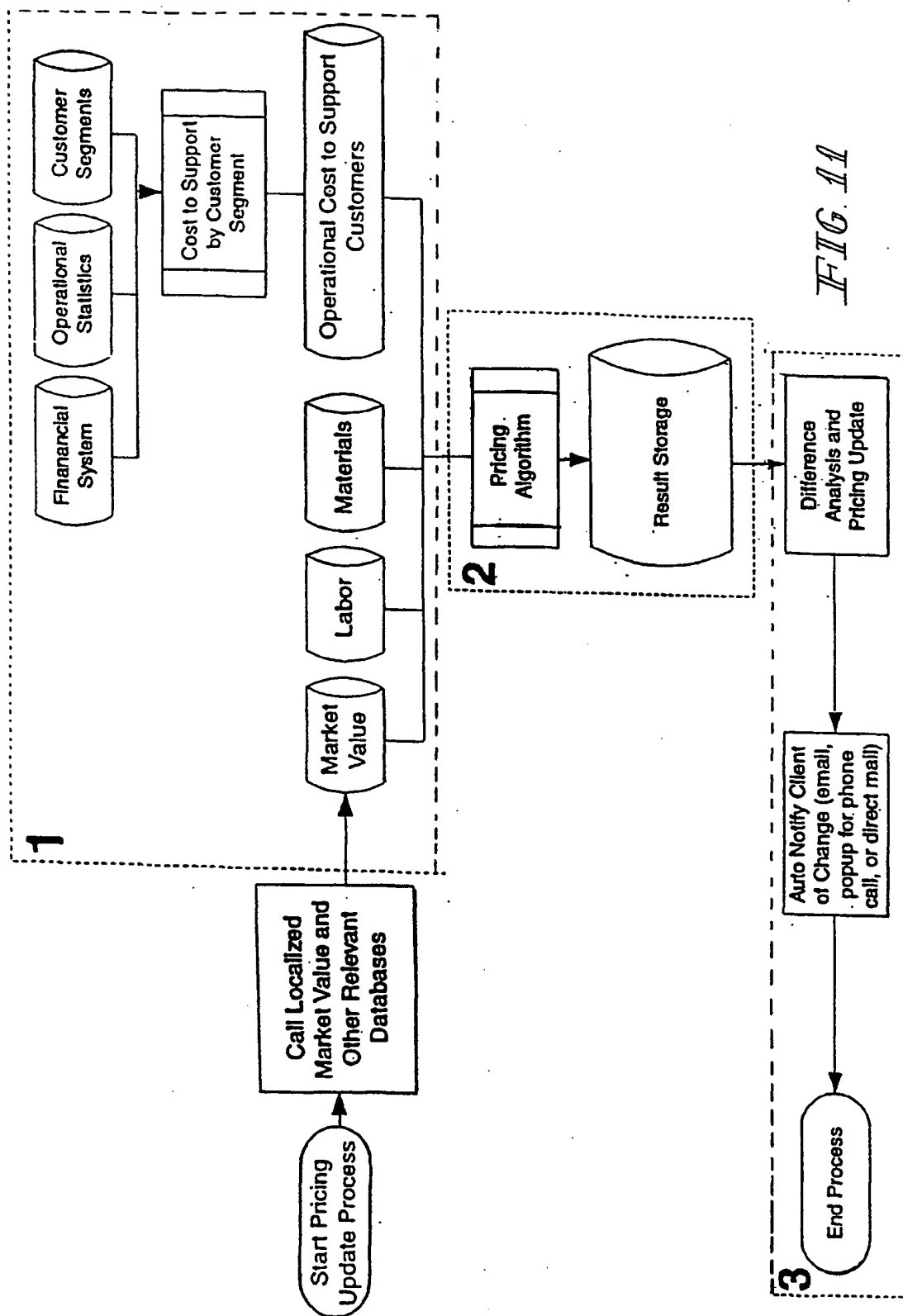


FIG. 11

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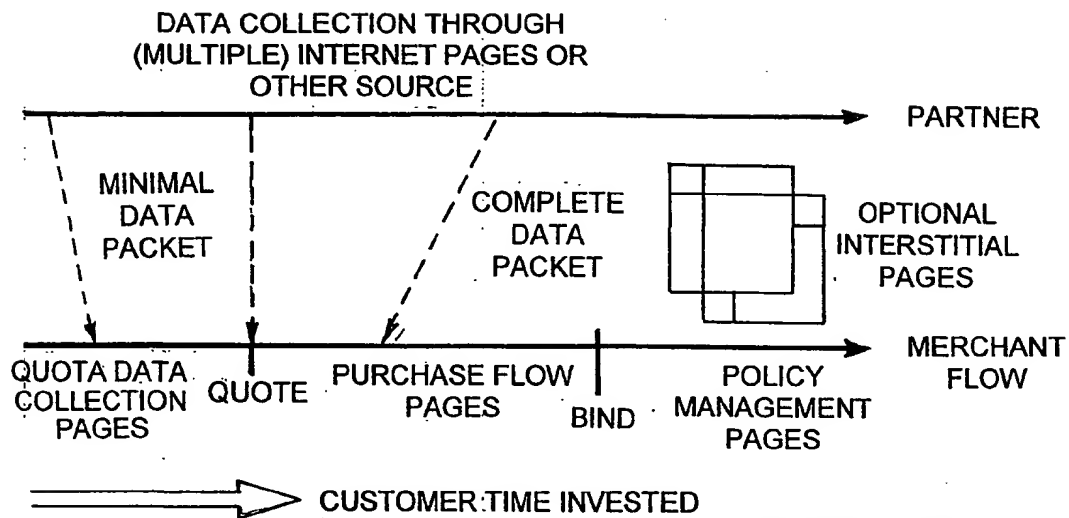


FIG. 12

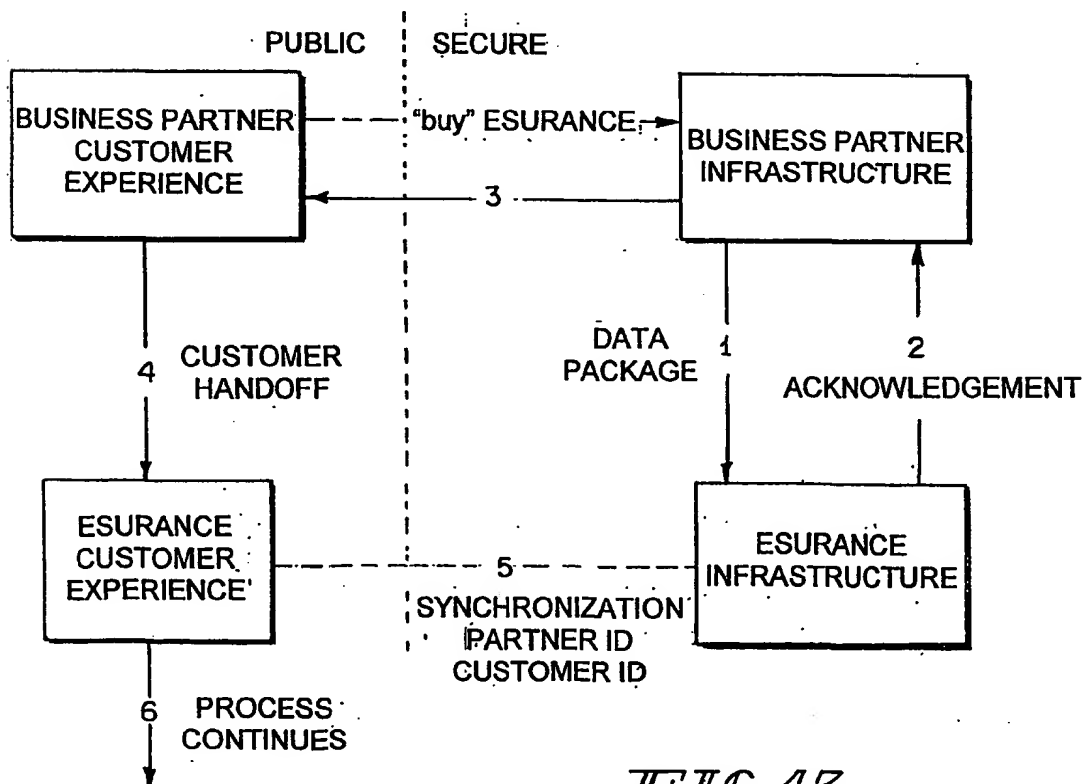
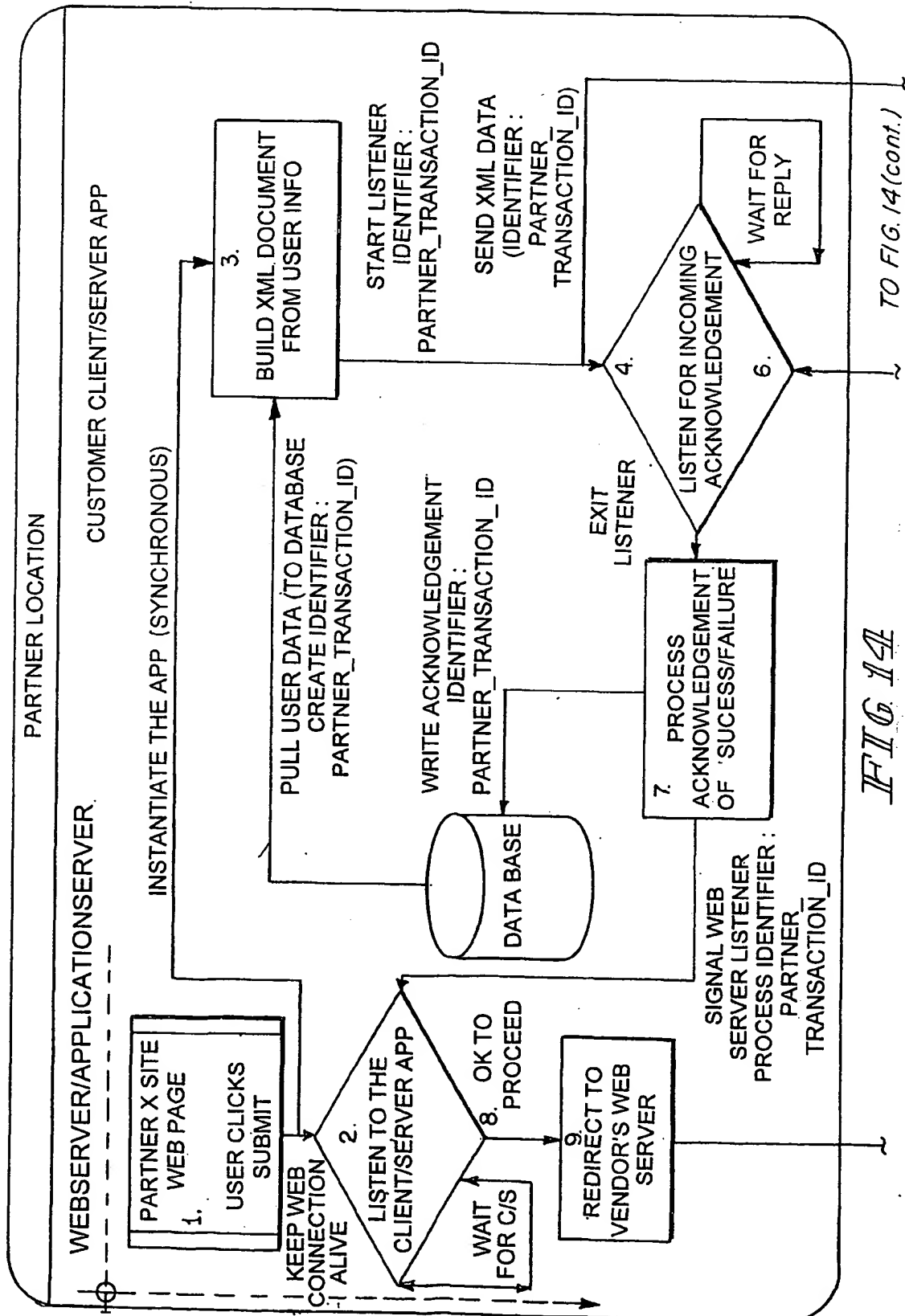
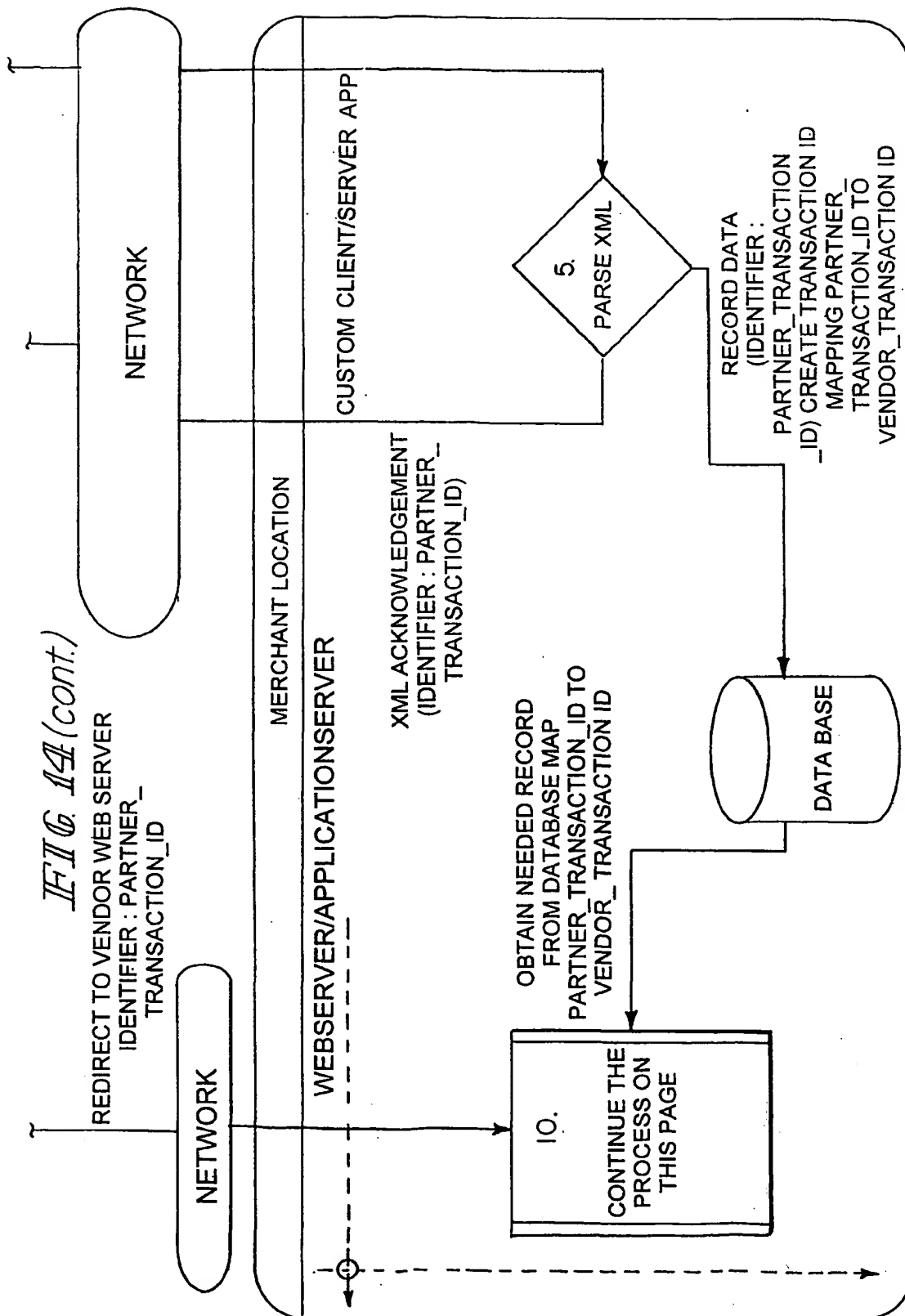


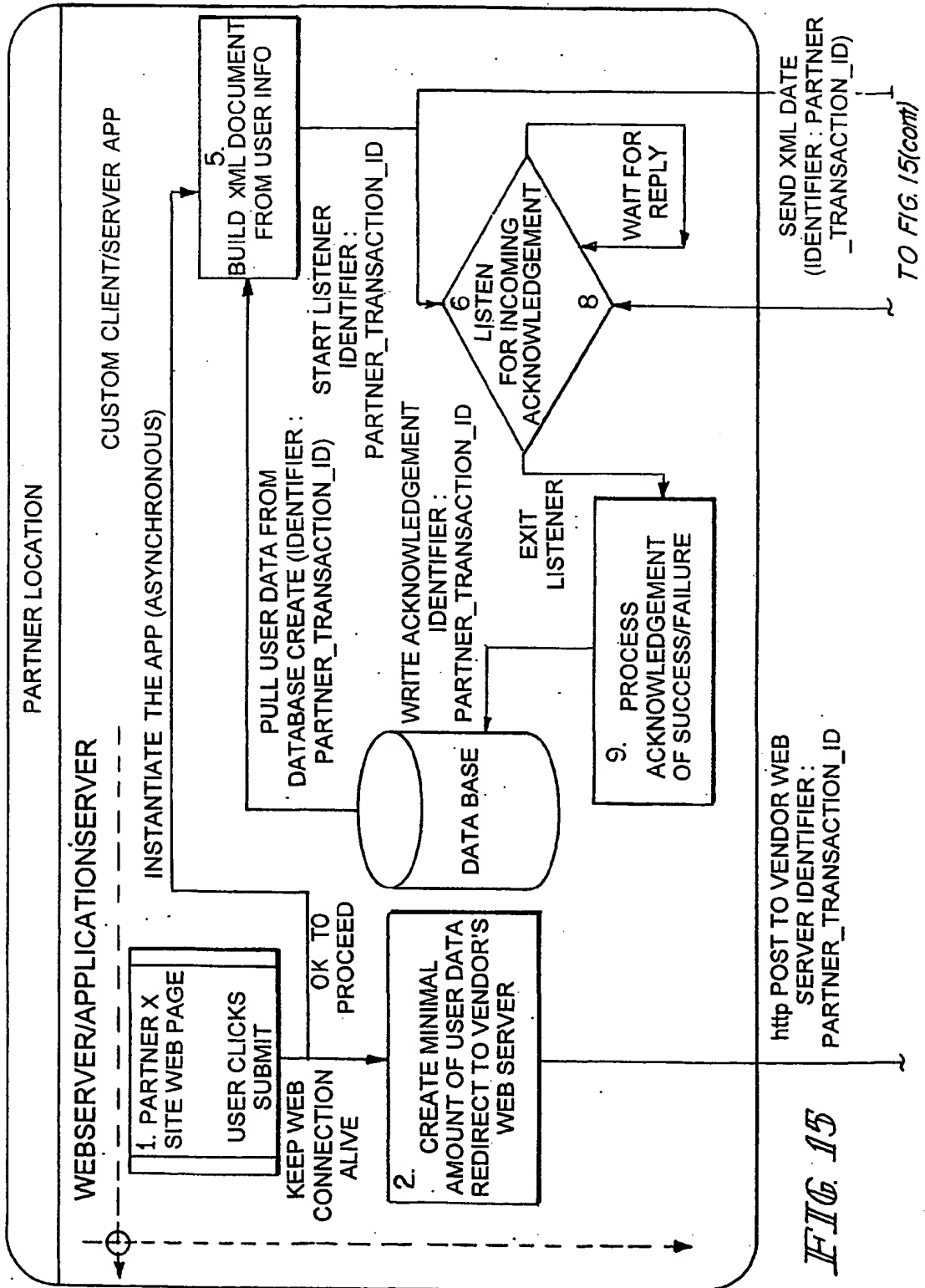
FIG. 13

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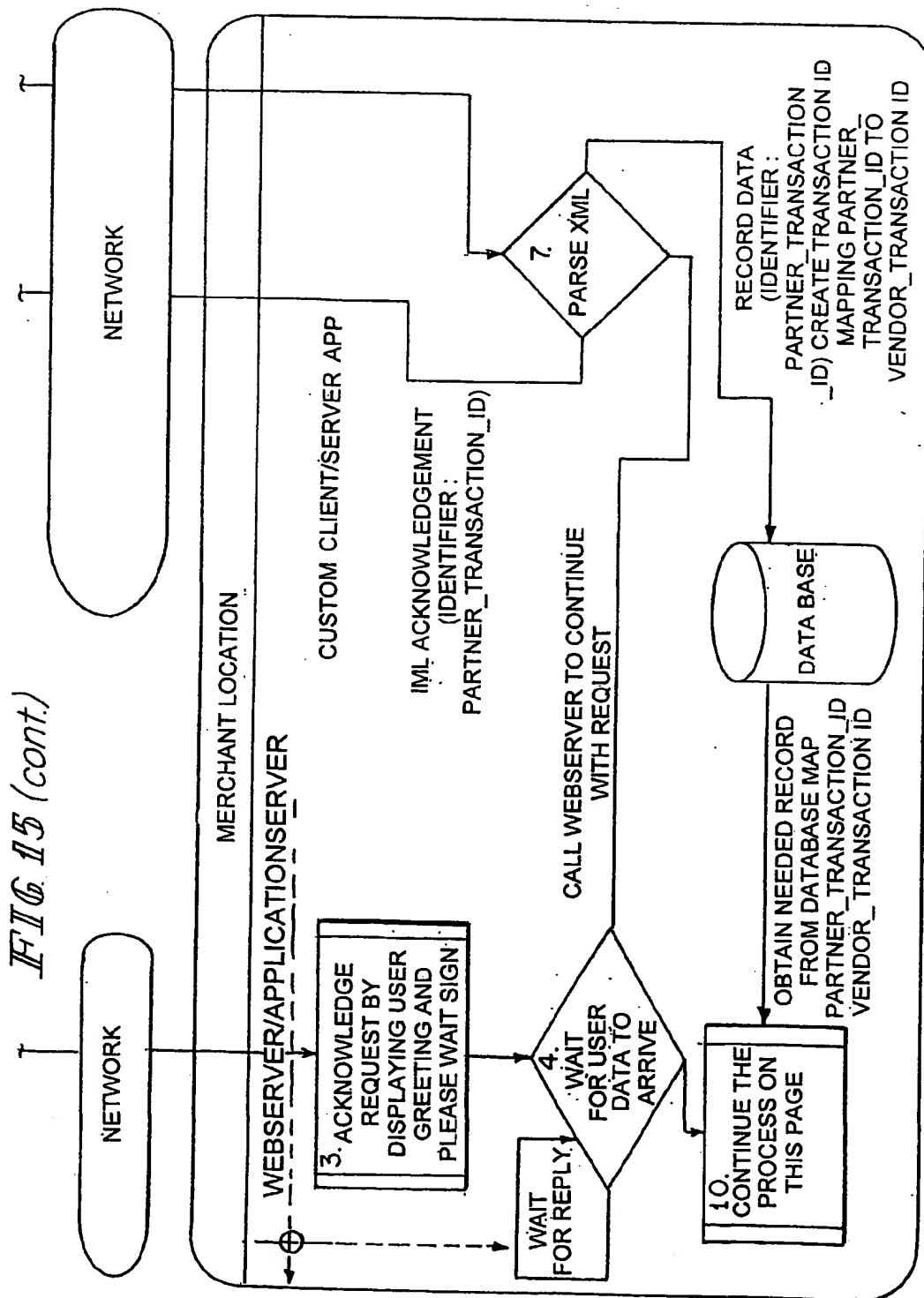
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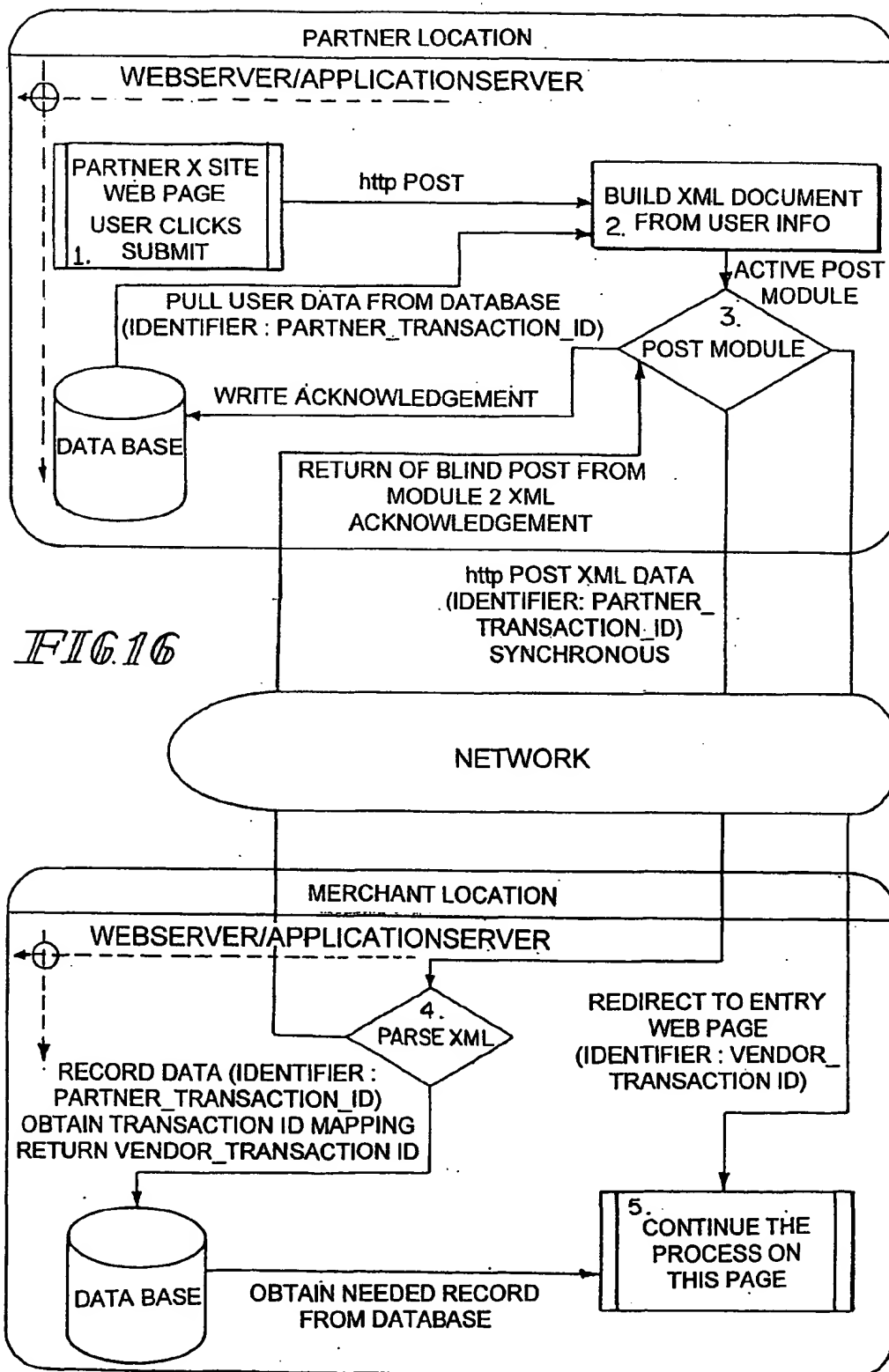




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## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US00/32342

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) :G06F 17/60

US CL :705/4

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/1, 4, 7, 26

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

PROQUEST, DIALOG

Search Terms: on-line insurance, policy generation, comparison, premium, quotation, automobile, property

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6,064,970 A (McMILLAN et al.) 16 May 2000, col. 3, line 60.	1-100
Y	US 5,809,478 A (GRECO et al.) 15 September 1998, col. 3, line 20.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 4,831,526 A (LUCHS et al.) 16 May 1989, col. 3, line 17.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 5,845,256 A (PESCITELLI et al.) 01 December 1998, col. 2, line 50.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 5,537,315 A (MITCHAM) 16 July 1996, col. 4, line 9.	1-27, 30, 38, 46, 53, 69, 79, 83

☒ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

* Special categories of cited documents:	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be of particular relevance	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier document published on or after the international filing date	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

23 JANUARY 2001

Date of mailing of the international search report

14 MAR 2001

Name and mailing address of the ISA/US  
Commissioner of Patents and Trademarks  
Box PCT  
Washington, D.C. 20231

Facsimile No. (703) 305-3230

Authorized officer

TARIQ HAFIZ

Telephone No. (703) 308-7808

James R. Matthews

# INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US00/32342

## C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,523,942 A (TYLER, et al.) 04 June 1996, col. 6, line 10.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 5,655,085 A (RYAN et al.) 05 August 1997, col. 5, line 66.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	US 4,975,840 A (DeTORE et al.) 04 December 1990, col. 5, line 4.	1, 27, 30, 38, 46, 53, 69, 79, 83
Y	TAUHERT, CHRISTY. "ITSA, ISI Alliance Promotes Point-of-Sale Underwriting," Insurance and Technology, 01 December 1996, pp. 1-2.	1-27, 30, 38, 46, 53, 69, 79, 83
Y	DUNLOP, NEIL. "Famous Last Words," Canadian Underwriter, 01 September 1997, pp. 1-3.	1-100
Y	MORNINGSTAR, MATTHEW. "Drifting Toward Cyberspace," Best's Review. 01 May 1998, pp. 1-4.	1-100
Y	MENCHEN, JOHN. "Insurance Pioneers Blaze Trail on World Wide Web," National Underwriter, 16 September 1996, pp. 1-3.	1-27, 30, 38, 46, 53, 69, 79, 83
A	LONGO, TRACEY. "Insurance Online: Faster, Not Cheaper," Kiplinger's Personal Finance Magazine, 01 October 1996, p.1.	1-100

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